

SUNSHINE

AND

SHADOWS

IN

NEW YORK.

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AND



SHADOW

IN

NEW YORK.

SUNSHINE AND SHADOW

IN

NEW YORK.

A COMPLETE MIRROR OF THE GREAT METROPOLIS AS IT APPEARS
TO-DAY, REFLECTING WITH STARTLING ACCURACY THE
SECRETS OF THE GREAT CITY UP TO THE
PRESENT TIME.

BY

MATTHEW HALE SMITH,

(BURLEIGH.)

THE WORLD-RENOWNED CORRESPONDENT OF THE BOSTON AND NEW YORK PRESS.

"To know the country to its farthest veins,
Find out its heart; there all its being tends.
The mighty mart throbs only with the pulses
Of the wide land, which pours its streams of life
And strength into its bosom."

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INTRODUCTION.

My purpose in this book has been to draw the Great Metropolis with its lights and shades, in a series of graphic papers: to sketch New York as I have seen it. From original and reliable sources I have drawn my information and material for these sketches. I have selected representative men, and have attempted fairly to present their characteristics, and usually as their friends would wish to see them. Of things and places, I have drawn from my own knowledge or observation.

M. H. S.

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I.

THE CITY OF NEW YORK.

NEW YORK AS A PLACE OF RESIDENCE. — MORALITY OF THE CITY. — ITS
BENEVICENCE. — AN EXAMPLE. — THE MINISTRY OF NEW YORK.

NEW YORK is the commercial metropolis of America. It stands on an island defined by three rivers,—the Hudson, the East River, and Harlem,—sixteen miles from the Atlantic Ocean. The city lies at the head of the Bay of New York, one of the finest in the world. Broadway, the principal street, runs the entire length of the island, and is paved, policed and lighted for fifteen miles, from the Battery to the Harlem River. The Dutch called the island Mauritius, after Prince Maurice, who governed Holland. The Indians called it Manhattan. Later the Dutch called it Nieuw Amsterdam. The English changed it to its present name in honor of the Duke of York. From the Battery the city stretches away north, spreading out like a fan till it reaches its northern boundary. Its average breadth is about one mile and a half. The population of the city is over nine hundred thousand. It costs half a mil-

lion annually to light the city. Two thousand policemen guard the city at the annual cost of over a million and a half of dollars. Seven hundred thousand dollars a year are disbursed by the authorities in public charity. Three hundred religious and benevolent societies collect and pay out annually the sum of over two and a half millions. The Catholics number among their worshippers five hundred thousand. The Protestant faith numbers among its worshippers about three hundred and fifty thousand, who expend one million a year in support of their faith.

NEW YORK AS A RESIDENCE.

Some thirty years ago a man in Vermont proposed to visit New York. He made his will, and had prayers offered in the church that he might be kept from peril in the wicked city to which he was going. Those who live at a distance, and know the city only through the papers, suppose it to be as wicked as Sodom and as unsafe as Gomorrah in the time of Lot. As a home it has few attractions to a stranger. Its babel and confusion distract and almost craze. Its solitude is distressing. In the midst of a crowd the stranger is alone. He might live or die without any one's knowing or caring. The distinguished man, or well-to-do merchant from the country, has no deference paid to him. He is jostled by the crowd, trampled down by the omnibus, or run over by the market vans. He stands in the vestibule of a fashionable church till his legs tire and his lady faints from indignation, and when he has a seat, it probably is a back one. A short residence in New York changes things wonderfully.

Order and harmony seem to come out of the confusion. Families find themselves as well protected and as comfortable as in a smaller town. The loneliness and solitude find a compensation in the independence which each family and person secures. A man in New York can live as he pleases — dwell in a palace or in an attic, dine at night or not at all, keep a dozen servants or none, get up early or late, live in style or be old fashioned. No one will meddle with or trouble him unless he undertakes to make great display. On change, in business, in the social circle, or at church, the style of a man's living and doing harms him not. There is a warm, Christian, benevolent heart in New York, a frank and generous sociability, when one can command it, that is delightful. The family who "would not live in New York if you would give them the best house on Fifth Avenue," after a year's residence are seldom willing to live anywhere else. The climate is delightful. It is not savage and rasping. It is not enervating, like Philadelphia or Baltimore. East winds do not trouble the feeble. Clear, bracing winds come daily from the ocean, bearing health on their wings. The winter is short, and seldom severe. The spring and autumn are long and delicious. The weather for eight months in the year is exhilarating, and gives a charm to life. Broadway is a perpetual panorama. Its variety never tires. The windows are filled with the richest and most elegant goods. Gold, silver, jewels, diamonds, silks, satins, and costly fabrics flash under the plate glass for miles. The pavement is the great promenade where the eminent men of New York can be seen daily, while ladies of fame, fashion, and ele-

gance, in the richest and most fashionable attire, crowd and jostle each other up and down this great thoroughfare. In no city in the world do ladies dress so elegantly and with so much expense, for the street, as in New York. Dressed in their gayest and most costly attire, their broad skirts of the richest fabrics, sweep the dirty sidewalks, while the abundance of their flashing jewels attracts attention. The carriages of the wealthy roll up and down this favorite thoroughfare, and add to the brilliancy of a bright day in New York. Everything that is manufactured, or that grows in any part of the world, can be purchased in this city. You can have a tropical climate if you can pay for it, fruits that grow in the equator, and products from every part of the world. A New Yorker need not go abroad for amusement, recreation, or health. The eminent men who visit America never pass by New York. Distinguished artists come here to sing and perform. Orators, musicians, and men on whom nations like to look come to the very doors of residents of this city.

MORALITY OF THE CITY.

Sound morality and business integrity have a market value in New York. The city was founded in religion. The colony that bought the island of the Indians was a religious colony. The early settlers, scattered all the way from the Battery to West Chester County, met on the Sabbath for worship. "The Half Moon" cast her anchor in the North River, and the little company withdrew to an island and spent their first Sabbath in thanksgiving and praise to God. After the toil of

Saturday, companies came from beyond the Harlem River to reach the church before the dawn of Sunday, that they might not break the Sabbath. Starting after midnight on the Sabbath, the little company would walk all the way back, beguiling their path with sacred song, and reach home in season for Monday's work. The spirit of these devout Dutchmen lingers in the city. No place of its size is more secure, is freer from crime, or has law better administered. A large city is worse than a small one, because bad men can hide themselves in its solitude. They find scope for their talent and genius. The crime of England is concentrated in London. Barricades in Paris touch public security in the remotest provinces of France. Bad men locate in New York, fix there their headquarters, and reduce roguery to a system. They have their banks, expressmen, artists and agents. These men dwell in the dark recesses and hidden chambers of the city. But to New York come also the most talented and best of men. The talent, ability, integrity, shrewdness and sharpness which make a small fortune in any other place, make a large one in New York. The best ability in the nation finds scope in the city "whose merchants are princes, whose traffickers are the honorable of the earth." Large societies, whose streams of humanity and religion fertilize the earth, have their fountains here. Colleges, seminaries, schools, in the new and sparse settlements of the land, are built by New York beneficence. The lamp of religion, which burns in the dark islands of the sea, is fed by the hands of the bountiful in our city. The feet of the swift runner on the mountains of barbarism, who carries the good tidings of salvation to the

dwellers in the habitations of cruelty, are made strong by the cheerful gifts of our people. In no city are churches more elegant and numerous, congregations richer and more liberal, preachers more learned or eloquent. Lawyers who have become famous elsewhere join the New York bar. The shrewdest merchants of the land, energetic, far-seeing, and successful, find full scope for their ability in this great centre of commerce and trade. The inexorable law of business for half a century demands integrity no less than talent, if one would have success. Thousands of men have commenced business in New York with the motto, "All is fair in trade," who are "as honest as the times will allow." None such have ever had permanent success. A man might as well steer his bark in a dark and stormy night, on a deep and treacherous sea, by a lantern on his bowsprit, rather than by the light-house on the fixed shore, as to expect business success without commercial principle. Success in New York is the exception, failure the general rule. One can count on his fingers the firms who have had a quarter of a century's prosperity. Such have been eminent for their commercial integrity, for personal attention to business, to the inflexible rule that the purchaser should carry away the exact article he bought.

AN EXAMPLE.

In a little room in one of the by-streets of New York, up a narrow, dingy flight of stairs, a man may be found doing a little brokerage which his friends put into his hands. That man at one time inherited the name and fortune of a house which America delighted

to honor. That house was founded by two lads who left their homes to seek their fortune in a great city. They owned nothing but the clothes they wore, and a small bundle tied to a stick and thrown over their shoulders. Their clothes were homespun, were woven under the parental roof, and cut and made by motherly skill and sisterly affection. Their shoes were coarse and heavy, and they walked the whole distance from their home to the city towards which they looked for position and fame. They carried with them the rich boon of a mother's blessing and a mother's prayers. They were honest, industrious, truthful, and temperate. They did anything they found to do that was honest. They began a little trade, which increased on their hands, and extended till it reached all portions of the civilized world. Their credit became as extensive as our commerce. They identified themselves with every good work. Education, humanity, and religion blessed their munificence. The founders of the house died, leaving a colossal fortune and a name without a stain. They left their business and their reputation to the man who occupies the little chamber that we have referred to. He abandoned the principles on which the fame and honor of the house had been built up. He stained the name that for fifty years had been untarnished. Between two days he fled from his home. He wandered under an assumed name. Widows and orphans who had left trust money in his hands lost their all. In his fall he dragged down the innocent, and spread consternation on all sides. A few years passed, and after skulking about in various cities abroad, he ventured back. Men were too kind to harm him.

Those whom he had befriended in the days of his prosperity helped him to a little brokerage to earn his bread. In one of our cities a granite store was built. It had a fair, strong outside show. The builder said it would stand if filled with pig-lead. The building was filled with valuable merchandise. In the midst of business one day, the floors gave way, carrying everything into the cellar, the inmates barely escaping with their lives. Deep down among the foundations, under an important pillar, an unfaithful workman had put an imperfect stone. The exact pressure came, and the wreck was complete. New York is full of such wrecks.

THE MINISTRY OF NEW YORK.

This city is the paradise of preachers. The clergy are independent, and are well supported. Many who came to the city poor are rich. Some have saved a fortune; others have married a fortune; others have been fortunate in speculations in stock, oil, and real estate. Ministers can do in New York, and maintain their position, what the profession can do in no other city. No churches are more elegant, or parsonages more costly, than those of the Methodist denomination, and their ministers enjoy salaries exceeded by few. Trinity Church, the wealthiest corporation in the land, has four parishes, a rector, and six assistant ministers. The rector has a salary of ten thousand dollars, and a house. The assistants have each six thousand dollars and a house. Munificent presents, a tour to Europe, a life settlement, a provision for sickness and old age, are among the perquisites which these ministers enjoy. Dr. Spring, of the Old Brick Church, came to New York a young

man and poor. He has always lived in a fashionable part of the city, keeps his carriage and footman, and is a wealthy citizen. From Philadelphia to the old Beekman Street Church of St. George came Dr. Tyng. A large salary has enabled him to live in good style. He rides in his carriage, owns valuable real estate, and is wealthy. Dr. Hardenburg, of the Reformed Dutch Church, has always lived in good style, and, possessing a fortune, dwells at his ease. Dr. Van Nest is one of the richest men in New York. His own wealth and that of his wife make a colossal fortune. The Collegiate Church, older than Trinity, and quite as wealthy, has four pastors, to each of whom an elegant house and a liberal salary are given. Dr. Vermilye, who came to the city from a small Congregational church in Massachusetts, is in possession of a handsome fortune, and dwells in metropolitan style in the upper part of New York. Dr. Adams has a fine fortune, and dwells in a fine mansion within a stone's throw of that abode of aristocracy, Madison Square. Dr. Spear, by a fortunate speculation in stocks, acquired a fortune. Dr. Smith, his neighbor, bought an oil well, and wrote himself down worth two hundred and fifty thousand dollars. Professor Hitchcock, of Union Seminary, owns the elegant mansion in which he lives on Fifth Avenue. Dr. Taylor, of Grace Church, had one of the most costly city residences, and, with his country-seat, lived like a millionaire. Drs. Burchard and Hatfield live in fine brown-stone mansions, which they own, and in which they enjoy the comforts of a luxurious home. Dr. Crosby inherits the vast wealth of his father. Dr. Booth dwells at ease, supported by a wealthy parish

and a wealthy parent. Dr. Farley, supported by one of the wealthiest congregations in the state, resigned, and took with him, as a parting gift, a donation of twenty-five thousand dollars. Dr. Osgood has always enjoyed a large salary, has a fine city residence, and a country-seat, where he passes his summer vacations. In no place on the continent are parishes more liberal, more considerate, more devoted to their pastors, than in New York. Such seldom leave till borne to their burial.

The pastors of the Roman Catholic parishes generally live in houses adjoining to, or near their respective churches, and the priests of the more fashionable churches, like St. Stephen's, in East Twenty-Ninth Street, have fine residences. The Jesuits connected with the new and splendid church of St. Francis Xavier, in West Sixteenth Street, have a large house in the rear on Fifteenth Street. Archbishop Hughes lived in the great house back of the old cathedral, in Mulberry Street. His successor, Archbishop McCloskey, resided for a long while in Madison Avenue, and when he became Cardinal he removed to a much finer and more convenient mansion near the cathedral.

II.

HIGH LIFE IN NEW YORK.

MONEYOCRACY.—A MASKED BALL.—WHO HAS MONEY.—PARTIES, WEDDINGS, FUNERALS.—BROWN, OF GRACE CHURCH.—CHURCH-GOERS.—THE OPERA.—YELLOW KIDS.—CLUBS.

WITH the élite of New York, so called, money is the principal thing. The best society of New York is not to be found among the élite. If you wish parties, soirées, balls, that are elegant, attractive, and genteel, you will not find them among the snobish clique, who, with nothing but money, attempt to rule New York. Talent, taste, and refinement do not dwell with these. But high life has no passport except money. If a man has this, though destitute of character and brains, he is made welcome. One may come from Botany Bay or St. James; with a ticket of leave from a penal colony or St. Cloud; if he has diamond rings and a coach, all places will be opened to him. The leaders of upper New York were, a few years ago, porters, stable-boys, coal-heavers, pickers of rags, scrubbers of floors, and laundry women. Coarse, rude, ignorant, uncivil, and immoral many of them are still. Lovers of pleasure and men of fashion bow and cringe to such, and approach hat in hand. One of our new-fledged millionaires gave a ball in his stable. The invited came with tokens of delight. The host, a few years ago, was

a ticket taker at one of our ferries, and would have thankfully blacked the boots or done any menial service for the people who clamor for the honor of his hand. At the gate of Central Park, every day, splendid coaches may be seen, in which sit large, fat, coarse women, who carry with them the marks of the wash-tub. These people have money. They spend it in untold sums for balls, parties, and soirées, and in drawing upper New York into their gaudy mansions.

A MASKED BALL.

A young Boston lady, by an eligible marriage with a princely merchant, became the mistress of an extensive mansion in Madison Square. While in France she captivated the emperor by her superb dancing and graceful skating. His majesty sent her a costly present. At Saratoga and Newport she drove her own dashing team with her footman behind, and became the most conspicuous of the visitors at those gay places. She resolved to give a fancy ball, and all the élite were in a fever of excitement. Brown, of Grace Church, had charge of the invitations, and five hundred were given out. All the guests were in costume. Three fourths of the guests wore masks. The dresses were rich, elegant, and costly. Suits were ordered from Paris and London. The hostess appeared as the Goddess of Music. Her dress was short, and her boots scarlet and trimmed with small bells. On her head was a lyre, from which issued brilliant jets of burning gas. Stock brokers, men in high life, and fast New Yorkers, appeared in various characters, among which the representatives of a monkey and of Satan

attracted the most attention. The mansion was superbly fitted up. Thousands of dollars were spent in floral decorations. Plate of gold and silver, china from beyond the seas, adorned the table. Servants in brilliant gold and silver livery waited on the guests. Hidden bands sent music through the mansion. The supper lasted till five in the morning. The last strains of music for the dancers closed at six. The counting-rooms were thrown open, the hammer of the artisan was heard, carmen and laborers were at their work, before the festivities ended, and the door closed on the last departing guest. Such is high life in New York.

WHO HAS MONEY.

Much of the society of New York is very select, intellectual, and genteel. But the moneyed aristocracy, those who crowd gilded saloons and make up the parties of the ton, who are invited to soirées, fancy balls, and late suppers, are among the coarsest, most vulgar and illiterate of our people. Money is made easily by many in New York; fortunes are acquired in a day; families go from a shanty on a back street to a brown-stone front in upper New York, but they carry with them their vulgar habits, and disgust those who from social position are compelled to invite them to their houses. At a fashionable party, persons are invited according to their bank account, and to their standing on 'change. A fashionable party is made up of representatives of all nations and all religions—men and women who can speak the English language and those who cannot, Jews and Gentiles, Irish and Germans, red-faced and heavy-bearded men, coarse

featured, red-faced, uncultivated women, who are loaded down with jewelry and covered with satins, who can eat as much as a soldier in the trenches. If they give a party, they give it to those who ridicule their position and manners. If they go to a party, they laugh in their turn.

BROWN, OF GRACE CHURCH.

The most famous man connected with New York high life is Brown, the sexton of Grace Church. For many years, Grace has been the centre of fashionable New York. To be married or buried within its walls has been ever considered the height of felicity. For many years, Brown has stood at the entrance to fashionable life. He gets up parties, engineers bridals, and conducts funerals, more genteelly than any other man. "The Lenten season is a horridly dull season," he is reported to have said; "but we manage to make our funerals as entertaining as possible." No party in high life is complete without him. A fashionable lady, about to have a fashionable gathering at her house, orders her meats from the butcher, her supplies from the grocer, her cakes and ices from the confectioner; but her invitations she puts into the hands of Brown. He knows whom to invite and whom to omit. He knows who will come, who will not come, but will send regrets. In case of a pinch, he can fill up the list with young men, picked up about town, in black swallow-tailed coats, white vests, and white cravats, who, in consideration of a fine supper and a dance, will allow themselves to be passed off as the sons of distinguished New Yorkers. The city has any quantity of ragged

noblemen, seedy lords from Germany, Hungarian barons out at the elbow, members of the European aristocracy who left their country for their country's good, who can be served up in proper proportions at a fashionable party when the occasion demands it. No man knows their haunts better than Brown. He revels in funerals. Fashion does not change more frequently in dress than in the method of conducting funerals in high life. What constituted a very genteel funeral last year would be a very vulgar one this. Cards of invitation are sent out as to a party. Sometimes the shutters of the house are closed, and the funeral takes place in gas-light. The lights are arranged for artistic effect. Parties who have the entrée of fashionable life can tell, the moment they enter the rooms, what fashionable sexton has charge of the funeral. The arrangement of the furniture, the position of the coffin, the laying out of the body, the coffin itself, the adjustment of the lights, the hanging of the drapery, the plate-glass hearse, the number of horses, the size and quality of the plumes on the hearse and team, indicate the style of the funeral, and the wealth and social position of the family. Mourning has a style peculiar to itself, and the intensity of the grief is indicated by the depth of the crape. Brown is a huge fellow, coarse in his features, resembling a dressed-up carman. His face is very red, and on Sundays he passes up and down the aisles of Grace Church with a peculiar swagger. He bows strangers into a pew, when he deigns to give them a seat, with a majestic and patronizing air, designed to impress them with a realizing sense of the obligation he has conferred upon them.

YELLOW KIDS.

Fashionable New York is distinguished by yellow kids. The supply must be large, for the demand is great. Wherever you find fashionable New York or young New York, there you will find yellow kids. On New Year's Day, when thousands throng the streets, every man you meet, young or old, who makes any pretension to society, wears yellow gloves. When the Common Council turn out, every man sports a pair at the city's expense. In Broadway or at Central Park, at the opera or in church, these glaring appendages flash before the eye. A fashionable New Yorker may have seedy clothes, a hat out of season, boots the worse for wear, still he will sport his yellow kids.

CLUBS.

After the London fashion, clubs are becoming common among the upper ten. They have not yet got the political significance of those of the old world. The Loyal League, in its elegant quarters on Union Square, is Republican. The Manhattan Club is Democratic. But these are for occasional festivals. The members of each belong to the different clubs of the city. The most elegant buildings on Fifth Avenue are club houses. They are furnished in the most gorgeous manner. Every convenience of comfort and luxury that can be conceived is found within the walls. Nearly every club-house indicates the brief life of a New York aristocrat. A lucky speculation, a sudden rise in real estate, a new turn of the wheel of fortune, lifts up the man who yesterday could not be trusted for his

dinner, and gives him a place among the men of wealth. He buys a lot on Fifth Avenue; puts up a palatial residence, outdoing all who have gone before him; sports his gay team in Central Park, carpets his sidewalk, gives two or three parties, and disappears from society. His family return to the sphere from which they were taken, and his mansion, with its gorgeous furniture, becomes a club-house. These houses are becoming more and more numerous. They are breaking up what little social and domestic life remains in the city. Few homes are known to New York high life. Men go to the club to dine, and spend their evenings amid its fascinations.

There are about fifty incorporated clubs in the city, political, social, sporting, literary, and artistic. The principal of these are the Manhattan, democratic, the Union League, republican, whose new club house cost \$270,000, Union, Lotos, and University, all on Fifth Avenue; New York, St. Nicholas, Army and Navy, and Sorosis, the ladies' club, in up-town streets near Fifth Avenue; the Century, one of the oldest and richest clubs, has a fine building in East Fifteenth Street; the Racquet club is in Sixth Avenue; the American Jockey in Madison Avenue; and the Press club, which numbers more than three hundred members, is near Printing-House Square, in Nassau Street.

III.

WALL STREET IN OLDEN TIMES.

EARLY SPECULATIONS IN THE STREET.—1670 AND 1870.—GEN. WASHINGTON IN WALL STREET.—SHARP FINANCIERING.—FEDERAL HALL.—FASHION IN WALL STREET.—CURIOUS COSTUMES, AND CUSTOMS.—SLAVERY.—WALL STREET RELIGION.—THE STREET AND THE BROKERS.

THE early inhabitants of the city were in fear of an invasion from the restless, energetic people, who lived in New England. The Indians came to their very cabin doors and scalped their victims in sight of their friends. As a defence, it was resolved to build a wall at the northern boundary of the city running from river to river. The wall was composed of stone and earth. It was covered with salt sods. It had a rampart. It was protected by a ditch and double stockades. The wall was topped by palisades composed of posts twelve feet long and six inches thick. These posts were sunk three feet into the ground and pointed at the top. The rampart behind the wall, called the Cingel, was prepared for cannon. The entrance into the city was through gates, which were wooden and very heavy. The gates were closed at nine o'clock and opened at sunrise. The opening and shutting of them were announced by the discharge of guns. Along this line of fortifications a new street was laid out in

1685, when "Dougan was Gouarnor Generall of his Majesties' Coll. of New Yorke." "The saide street being laide out thirty-six foot in bredth;—this service being performed the sixteenth day of December." The city was guarded by watchmen composed of "good and honest inhabitants." They were on duty from the hour of nine till daybreak. They patrolled the city once in each hour with a bell in hand, proclaiming the weather and the hour of the night.

The street laid out by the side of the wall took the name which it has borne to the present time. It was the extreme northern limit of the city, and soon became a favorite residence of the uptown aristocracy. The territory west of Broadway and stretching north, was known as the King's Farm. Beyond the wall at the north and east of Broadway, were high and precipitous hills occupying the site of the Maid's Path, as Maiden Lane was then called, Beekman Street and the site of the City Park. Cattle herded in the streets, and Broad Street and New Street were famous as sheep pastures. The city was full of tan-pits which were early voted a nuisance and ordered to be removed to the "swamp," beyond the gates.

SHARP FINANCIERING.

Over Wall Street the genius of speculation seems early to have hovered. The very soil was friendly to sharp practice. The street had hardly been laid out before shrewd men commenced operations. They purchased large tracts for speculation. Against a powerful opposition they took the Town Hall, the centre of authority, from the Battery and brought it to

Wall Street. Where the Treasury building now stands the City Hall reared its imposing front. Trinity Parish was induced to plant itself in the new uptown location. Authority, fashion, and religion united to give an early celebrity to a street that has become so famous in all parts of the world. For two centuries the tower of Trinity has chimed the hour of prayer and tolled the passing bell at the head of the short, narrow thoroughfare, which for centuries has been the financial centre of the continent, and made and marred the fortunes of thousands. In 1670 as in 1870 land was more valuable in Wall Street than in any other part of the city. History does not go back so far as to indicate when the money changers began their operations in this famed locality. In every period of the history of New York, Wall Street has been pre-eminent. As it is today, so it always has been. The richest men in New York are Wall Street operators. Men who live in the most costly dwellings hail from Wall Street. In Central Park the gayest equipages, and the most extravagant turnouts, belong to brokers. The most costly parties, brilliant receptions, elegantly dressed ladies, the gay and extravagant at Saratoga and Newport, are connected with stock operations. In Wall Street will be found the sharp, decisive, keen, daring intellect of the nation. Its influence is felt in every portion of the land. Men who "corner" stocks in Wall Street, corner wheat, flour, and pork; cotton, produce, and coal. They can produce a panic in an instant, that will be felt like an earthquake, on the Pacific slope, sweep like a besom of destruction over the great Lakes; be as irresistible on the seaboard as the long roll of



OLD CITY OR FEDERAL HALL, WALL STREET.

the Atlantic beating with giant strength its rock-bound coast. A Wall Street panic comes suddenly like thunder from a clear sky. No shrewdness can foresee and no talent avert it. A combination without a moment's warning can be formed that will sweep away the fortunes of merchants in an hour, shipwreck speculators, ruin widows and orphans, make farmers grow pale, and harm every industrial and mechanical interest in the land. How this is done; how fortunes are made and lost; who loses and who wins, will be shown in this book.

FEDERAL HALL.

Where the imposing granite building of the United States Treasury now stands, brilliant in painting and gilding—stood the humbler building of olden time, known as the City Hall. It was built of brick. The first story was open, like a market paved and without stalls. In the second story was a receding portico adorned with brick columns which faced Broad Street. This building was the seat of authority. Here the Courts were held, and justice administered. Its garret was a prison for debtors. Its dungeons, dark and dreary, were for criminals. It had cages for the desperate. In and around the City Hall were instruments of punishment peculiar to the age. The whipping-post, the pillory and the stocks, occupied a conspicuous place in Broad Street. The gallows was packed away in the basement with other implements of civilization. Where the Bulls and Bears now rage, culprits were tied to the tail of a cart and whipped up and down the street. This was a favorite punishment inflicted on the Quakers. They were also fastened to a wheel-

barrow and compelled to do menial work about the streets. A degrading punishment was riding in public a wooden horse. The first culprit on whom this infamous punishment was inflicted was a woman named Mary Price, and she gave her name to this mode of torture. The victim was lashed to the back of a wooden horse which was placed in the bottom of a cart. Beside the public exposure the populace were privileged to greet the procession with any vile missiles that were handy.

While the British held possession of New York, the City Hall was crowded with prisoners who were under the charge of a brute, named Sarjeant Keefe. On the entrance of Washington into the city the prisoners were filled with alarm, supposing that they would all be butchered. Keefe was more frightened than all. As he was fleeing from his charge, the prisoners asked him: "What is to become of us?" "You may all go to H—I," was the gruff reply. "We have had too much of your company in this world," they answered, "to follow you to the next."

The City Hall soon assumed the name of Federal Hall. From the balcony, fronting on Broad Street, the oath of office was administered to Washington as President of the United States amid the shoutings of assembled thousands. In the building where the Dutch ruled; where that rule was transferred to the English; where the City Government absorbed the authority of the town; where the Colonial rule gave place to the United States,—there the American nation began its marvelous and irresistible career.

FASHION IN WALL STREET.

Wall Street early became the fashionable centre of New York. The establishment of the Federal Government there made it the Court end of the town. In the immediate vicinity lived the officials, and the fashionable families clustered around them. Washington did not live in Wall Street, but it was the centre of public promenades. Ladies and gentlemen rode on horseback. There were few coaches at that time. It was regarded as a mark of very great prosperity to set up a one-horse chaise. Three houses are memorable as having been occupied by Gen. Washington. On the crisp morning in November, when, as General of the victorious army, in company with Adams, Hamilton, Knox, and others, he moved through Broadway to the City Hall and took possession, Washington had his headquarters in the building still standing on the corner of Broad Street and Pearl. The room remains in which warriors and eminent Americans offered Washington a crown. A dark cloud hung over the American people. Geographical disputes raged intensely. Parties were numerous and pursued each other with intense bitterness. No Government, it was said, could be formed. The black gulf of anarchy yawned to receive the young nation. "George the first," who had led the people to victory, could alone control them. He was in supreme command. He was the idol of the army. He could rule as beneficently as a king as he had done as a warrior. The crown was within his reach. He had but to stretch out his hand and take it. As he placed it on his head, the nation would

ratify the act with acclamation. Washington spurned the insulting proposal with an indignation he did not care to conceal. Congress, he said, was the source of all power, from whom Government must proceed. Lest he might be tempted, on that day, in the very room where the proposal was offered to him that he should accept the throne, he wrote that memorable letter in which he returned his commission to Congress, sheathed his sword, and retired to private life—to be called back to more than kingly power.

After his inauguration as President, Washington resided in the building now known as No. 1, Broadway. Clinton had his headquarters in that house. In one of its small rooms Arnold had his first personal interview with Andre,—and like Judas at the Palace of the High Priest, named the price of his treason, and struck hands with the enemy of his country. After he fled from West Point, Arnold resided near the headquarters of Clinton. He was despised and insulted by British soldiers. His house was protected by troops. When he appeared in the street he was guarded by an escort. He was known in the city as the “Traitor General.” While in this refuge he met an American officer. “What would my countrymen do to me if they caught me?” asked Arnold. The officer replied: “They would cut off your limb wounded in the cause of liberty, and bury it with the honors of war. The rest of your body they would hang on a gibbet.”

State dinners and levees were held in the Franklin House, at the head of Cherry Street. Tea, coffee, and cake were handed round, and here the first American court was set up. At the levees, Washington was

scrupulously exact. He wore a dark silk velvet coat of the old cut, ruffles at the wrist, lace cravat, ruffled shirt, breeches, black silk hose, low shoes with silver buckles. He wore his hair powdered and in a bag. A small dress sword completed his costume. He gave the key-note to fashion. His habits were very simple. He rose at four o'clock in the morning. He retired at nine at night. On Saturday he rode out in state. Then he used his coach and six, partly for style, partly from necessity. It was the most splendid looking carriage ever seen in New York. It was very large, and gave the six Virginia bays attached to it all they could do to draw it. It was of cream color, globular in shape, and ornamented with cupids, festoons and wreaths arranged along the panel-work. The windows were of the best plate glass. The President frequently rode on horseback about the city, but more frequently took his recreation on foot. Even his state dinners were very simple. In a preserved letter we find an invitation from the President to a dinner. A bill of fare was then unknown. But the party invited was notified of the repast that awaited them. "A ham, roast beef, small dish of greens, pies, if the cook could be made to understand that apples will make pies," were promised. It was the President's practice to eat of but one dish. In the absence of a chaplain he himself said a very short grace. After the dessert one glass of wine was passed round the table and no more. No toasts were drunk. Immediately after the wine was passed, the President arose from the table, the guests followed, and soon departed without ceremony. Once a week Gen. Washington attended a

small theater in John Street. The whole concern, the State-box and all, could have been placed on the stage of the Academy of Music. Mrs. Washington's levees were very fashionable. Mrs. Adams wished to introduce at these levees of state the French custom of announcing visitors. Mrs. Washington consented with great reluctance, for she knew the repugnance of the General to any attempt to ape the airs of European courts. It was agreed that the custom should be tried for once, and Mrs. Adams undertook to engineer it through. Servants were stationed at proper distances from the main entrance, up the stairs, along the corridors to the chamber of audience. Jefferson arrived. His name was announced at the door. Supposing some one was calling him he responded:—"Here!" He heard his name announced on the stairs. He cried:—"Coming!" He heard it announced beyond the corridor. Annoyed at the pertinacity with which he was called, he shouted:—"I'm coming, I tell you, as soon as I get my coat off; can't you wait a minute?" The simplicity of Jefferson covered Mrs. Adams with confusion. The President positively forbade the repetition of the ridiculous service.

An Englishman had expressed a desire to see the Sovereign of this country. He was standing on the steps of Federal Hall, conversing with an American. "I think you have desired to see our President," said the New Yorker. "Do you see that tall gentleman coming this way? That is Gen. Washington." "Can it be possible, and all alone? Why he has no body guard," said the Englishman. He had never seen a sovereign in Europe who was not surrounded by a

guard to keep his subjects from being too familiar with his anointed person. "Gen. Washington has the most numerous body guard of any sovereign in the world," said the American. "Where is his body guard, I don't see it?" "Here," said the New Yorker, placing his hand on his breast, "here in my heart, and in the heart of every loyal American."

Hamilton's residence was on the site of the old Mechanics' Bank, on the north-west corner of Wall and Water streets. Here he wrote his contributions to the *Federalist*. The Mansion, down whose steps he went to fight the duel with Burr, was on Broadway, just south of Wall Street. His garden ran down to New Street. Burr lived near Wall street, at the corner of Nassau and Pine. Mrs. Arnold ran her brief, dashing and ruinous career in this neighborhood. She was not a suitable woman to make a poor man's wife, and a poor man Arnold was. Goaded by her extravagance, he struck hands with the enemy, and attempted to sell his country for gold. It was the custom to arise at dawn and breakfast immediately. The dinner hour was twelve exactly. The teakettle was set on the fire and tea punctually furnished at three o'clock. There were no dinner parties. Going out to tea was very common, and visitors came home before dark. In the shades of the evening, families sat out on their stoops, saluting passing friends, and talking to neighbors across the narrow streets. The gutters ran in the middle of the street. Serving women wore short gowns of green baize and petticoats of lipsey woolsey quilted. "Tea water" was expensive. Everything had to submit to scrubbing and scouring, and dirt was

not endured. Green tea and loaf sugar came in as luxuries together. It was considered vulgar to dissolve sugar in tea. A lump was placed by the side of each guest, and a piece was nibbled off as the tea was drank. One custom was to tie a lump of sugar to a string suspended from the wall, which was thrown from party to party, each taking a nibble as it passed around. Well-to-do families cleansed their own chimneys, prepared their own fuel, and bore homeward the meal they were to use for bread.

The first houses built in Wall Street were mostly of wood, very rude. The chimneys were made of board and plastered. The roofs were thatched with reeds, or covered with canvas. These yielded to houses of Dutch brick, many of which were glazed and ornamented. Nearly every house stood with gable end to the street. The windows were small, and in the better class, the room was ceiled with oaken panelwork, which was well waxed. Many of the dwellings had brick ends, the sides being constructed of planks and logs. The gutters extended into the street, and poured their contents upon the travelers, for there were no sidewalks. Maiden Lane, originally known as the Maid's Path, obtained its name from the custom of young women going out into the fields to bleach the family linen.

The furniture in the dwellings in Wall Street in the earlier time, in the common houses was very rude. Plain people used settees and settles, the latter with a bed concealed in the seat. Pillows and blankets were exposed as ornaments in the corner of parlors. Each house contained an iron-bound chest for linen. The

settle maintained its place of honor in the chimney-corner. In better times the chimney was ornamented with Dutch tiles. Pewter mugs supplied the place of cups. Settles were used to guard the back from wind and cold. In wealthy families, small silver coffee and teapots were used, with a silver tankard for toddy. Gilded looking-glasses and picture-frames were unknown. A huge chest of drawers ornamented the parlor, reaching to the ceiling. These contained the household treasures, and were overhauled before company. No carpets were used, but silver sand drawn into fanciful twirls by a broom, adorned the floor. Dipped candles in brass or copper candlesticks lighted the room. The walls were not papereḍ, but white-washed.

COSTUMES.

The men and women were stiffly corseted, with waists unnaturally long; hips artificial; shoulders and breasts stuffed; and immense hoops. The women wore no bonnets; high-heeled shoes, dresses open in front, displaying a stout quilted petticoat, sometimes of silk or satin, usually of woolen, were common. The "Queen's night-cap," as it was called, the style always worn by Lady Washington, was in general use. White aprons with large pockets, often made of silk, and of various colors, were fashionable. The shoes were of cloth. When very stylish they were of calfskin. Ladies wore no veils. Masks were common in the winter, with a silver mouth-piece, by which they were retained. Umbrellas were unknown, but ladies and gentlemen wore "rain-coats." Visits of

ceremony by ladies were performed on foot, or at best on a pillion behind some gentleman.

The style of a gentleman's dress was a cocked-hat and wig; large cuffed, big-skirted coat, stiffened with buckram. The beaux had large wadded plaits in the skirts, and cuffs reaching to the elbow. Fine cambric linen stocks were secured by a silver buckle on the back of the neck. Ruffles for the bosom and sleeves were worn. Boots were unknown, and shoes were adorned with buckles. Gold and silver sleeve buttons were set with paste of divers colors. Boys wore wigs, and in dress were miniature men. As a mark of wealth, large silver buttons were worn on coats and vests, with initials engraved on them. The coming in of French fashions in 1793 made sad inroads upon the simple customs of ancient Wall Street.

OLD CUSTOMS.

The merchants of the olden time were content with small shops, slenderly stocked. A shopkeeper took down his own shutters, swept his warehouse, and was ready for trade by the time gray dawn broke. A bride and bridegroom had their hair arranged, by the hands of the barber, the afternoon preceding the marriage, and usually slept in arm-chairs that it might not be disturbed. All marriages were duly published three weeks beforehand. Courting in Wall Street was a very primitive matter. It was done in the presence of the family, and the lover was compelled to leave when the bell struck nine, without a private adieu to the damsel. Doctors went on foot to visit their patients, and were allowed to charge only a moderate

fee. Women did not attend funerals. A portion of the burial service consisted of handing round hot-spiced wines in the winter, and wine and sangeree in the summer. Bowling, dancing, and drinking were common pastimes. Swearing and cursing in the streets were punished by fine and imprisonment. Ladies never wore the same dresses at work and on visits. They were very economical. A young lady, dressed gaily to go abroad or to church, never failed to take off her dress and put on her home garb as soon as she returned. On New Year's Day, cakes, wine, and liquors were offered to callers. Punch was offered in great bowls.

A slave market stood in Wall Street, near Water. It was a portion of the block-house. Here negroes and Indians were offered for sale. Slavery was a sort of serfdom. It was a domestic institution. There were no field negroes and no negro quarters. The slave was a part of the family, scrupulously baptized and religiously trained. The blacks were very free and familiar, sauntering about the streets, joining the whites at mealtime without removing their hats, and entering familiarly into the conversation of those around them. They were treated at times with much severity, publicly whipped if out late at nights, or if out after dark without a lantern, noisy in their gambols, or caught gaming with copper pennies. Thirty-nine lashes was the limit allowed by law. The public whipper had twenty-five dollars a quarter for his services. Every time a slave was whipped his master had to pay three shillings to the church warden as a fund for spreading the Gospel. The slave market was

voted a nuisance and an offence to the passers by—the rendezvous of the worthless and the offensive, and was removed by order of the council.

The streets were narrow, crooked, and roughly paved. There were no sidewalks. The gutter ran in the middle. This, together with the darkness, made locomotion perilous. In 1697 an attempt was made to light the city. Housekeepers were ordered to put lights in their front windows. During “the dark time of the moon, every seventh houscholder was to hang out a lantern and a candle on a pole every night.” The tradition is, that on the issuing of the order, parties hung out a lantern without a candle. The law was then passed that a candle should be placed in the lantern, but it was not lighted. The law remedied this defect by requiring the candle to be lighted. The lantern, with the candle lighted, was hung out one night and then taken in. Then came the statute—“every night.” The “Profession” were greatly annoyed by the inroads of “vile quacks and base pretenders, who obliged true and lawful doctors” to go to the wall. The young roughs of the city disturbed the peace of the dwellers in Wall Street, by their pranks and lawless acts in stealing knockers, and running off with signs. Marriages were announced by describing the character of the parties married, and assuring the public that the bride was an “agreeable young lady, possessed of every good quality calculated to render the marriage state completely happy.” The navigation of the East and North Rivers was very perilous to life and limb. From New York to Brooklyn the boats were mere scows, the passage often con-

sumed an hour, and was often taken by way of Governor's Island. Passengers were kept out all night, and nearly frozen. Disreputable persons dwelt in what were then known as "Canvas houses," cheap, temporary dwellings, with canvas roofs. Fortune-tellers drove a brisk business. Conjurors, using spells and incantations, were very popular. Fortunes were sought, luck tried, men searched for hidden treasures, and dug for buried gold, as foolish and as credulous as their successors are in the present age. The Wall Street men believed in ghosts, were scared by dreams, and terrified by witches. Riotings were common. Jay's treaty with Great Britain was especially unpopular. He was chased through Wall Street by the excited populace, who accused him of betraying his country to the British. On the steps of the City Hall he was wounded in the head by stones thrown at him, and was rescued only by the great popularity of Hamilton, who stood by his side and calmed the turbulence of the mob. A terrible riot was raised about the doctors, and the cry rang:—"Down with the doctors!" During the existence of slavery the people were in great terror from fear of the uprising of negroes and Indians. Slavery in Wall Street was a slumbering volcano. The alarmed citizens formed a patrol or vigilance committee, and kept guard with lanterns. Grain was not allowed to be distilled. If a drunken man was seen coming out of a tavern, the innkeeper was fined.

WALL STREET RELIGION.

Religion followed in the wake of fashion and moved up-town. In spite of all resistance, the Dutch Church

in the Fort made an upward move, and was located near where the Custom House now stands. Trinity Church placed herself on the commanding eminence which she still occupies. The Presbyterians took their position between Broadway and Nassau. The humble churches were content to locate on the outskirts. The early clergymen were very formal in their official dress. To perform service without gown and bands, or to appear at a wedding, unless in full clerical costume, would have been regarded as a great indignity. The early clergymen were very poorly paid, and school teaching was resorted to, with other employments, to eke out a scanty living. The morals of Wall Street were no better, in the estimation of the people in those days, than they are now. An official letter, sent to the Bishop of London in 1695, draws a sad picture of religion and morals at that time. According to that report the city was given up to wickedness and irreligion. Few persons attended public worship, and those went to see the fashions, to show their vain persons and dress, and not to worship God. The city was filled with civil dissensions. The wages of workmen were turned into drink. They idled their time in taverns with pot-companions, in sottish debauch, carousing and gaming. Extravagance and idleness abounded, and marriages, being performed by a Justice of the Peace and not by a clergyman, were not considered binding, and were thrown off according to the whim or caprice of the parties. Wives were sold, exchanged, and abandoned, and, if the report is to be believed, general immorality prevailed.

WALL STREET AND THE BROKERS.

It is difficult to ascertain when Wall Street became the financial center of New York. In 1792, the *Tontine Coffee House* was erected on the site now occupied by the Bank of New York. It was erected as a sort of joint-stock concern, for the benefit of merchants, who held their gatherings in its parlors. Long before that period, however, Wall Street was the center of the early financial operations of the city. Government, fashion, trade, industrial arts, religion, and finance, from the earliest times, have had their headquarters in Wall Street. But the banker or broker of less than half a century ago would not recognize the old street, which has almost wholly been rebuilt with some of the most magnificent business edifices in the city. The Custom-House, formerly the Exchange, the United States Treasury and Assay-Office, the Drexel building, numerous banks and splendid blocks have made the street an avenue of money palaces; and close by, in lower Nassau street, are the handsome structures of Brown Brothers and other bankers, and the new buildings of the Bank of Commerce, Continental Bank, and others. Down-town New York has undergone as great a change within a few years as any part of the city.

IV.

MODERN WALL STREET.

MODERN WALL STREET.—HIGH CHANGE.—BULLS AND BEARS IN CONFLICT.—
HOW STOCKS ARE BOUGHT AND SOLD.—OPERATORS ON THE STREET.—
HOW A TIGHT MONEY MARKET IS CREATED.—BLACK FRIDAY.

Wall Street gives its name to the locality where the monied men of the city, millionaires, speculators, heavy brokers, and leading financiers have their headquarters. It means more than the short narrow street designated on the map as Wall Street. The heaviest operators are not located on Wall Street proper. They are found on Broad Street, New Street, Nassau, Pine, Cedar, Williams, Exchange, and on Broadway. The Stock Board is on Broad Street. The Gold Board is on New Street. In "High Change" the surging excited crowd who throng the sidewalk and raise the din of Babel, are seen on Broad Street from Wall to Pearl. The rooms and dens of the heaviest operators who are on the street are off from Wall Street. So are the regular Boards, and gathering places for operators who are excluded from the regular market. Early in the morning the whole street is quiet as Broadway on a Sunday. Business commences at ten. Business men come in in droves. They come from every direction and locality. Full half of those who do



WALL STREET FROM CORNER OF HANOVER STREET, LOOKING TOWARDS BROADWAY.



business in Wall Street live in Brooklyn, Jersey City, Elizabeth, Long Island, and up the River, half way to Albany. The new style of business is very marked. The old brokers and speculators were content with small chambers, back rooms, and even with dens and cellars, bare floors, with hard furniture, coarse and without ornament. Dark and dingy offices were filled by the heaviest operators. The richest men, and the most daring in speculation have no office of their own. Each has one broker, some several, and when down town these millionaires make their homes with those who buy and sell for them. Some of the heaviest houses are very plain. Belmont's banking rooms are frowning, heavy, sepulchral, and are lighted by gas in the day time after the English style. Brown & Brothers welcome customers to iron seats, and stone pavements. The men of the olden time walked to their business, or at best took a street car or an omnibus.

As business opens Wall Street is full of coaches, hacks, and cabs. As business draws to a close, the street is occupied again by vehicles. The new race of brokers adopt style. Some come to business in their own elegant turnouts, with servants in livery. Others hire coaches and cabs, and ride to and from Wall St. Many do this who are as poor as rats, who, if they have five dollars spend half of it for a cab, and the other half for a lunch at Delmonico's. They often borrow this sum. They go home to sleep in an attic or a room in a tenement house, and remove from week to week to avoid the payment of rent. The Chancel style, as it is called, in Wall Street, is a modern thing. An old broker, who had made his fortune in prudent

and honest speculations, and was content with his small den and green baize table, left his business with his boys and went to Europe. On his return he found "his house" in elegant chambers, adorned with costly carpets, plate windows, mirrors, magnificent furniture, walls frescoed in oil, and all the paraphernalia of modern style. The merchant was excited and indignant. He denounced the extravagance. The idea of doing business in a counting-room elegant as the chancel of a church was preposterous. But since the old broker has found himself at home in his Fifth Avenue palace, he takes things more quietly. Besides Wilton carpets, mirrors, and paintings, modern brokers who maintain style, set an elegant lunch at a cost of \$5,000 a year. To this their customers are invited. Loafers, hangers-on, and soldiers of fortune, are always ready to help themselves.

Even fifty years ago, business in New York was very unlike what it is now. Men in mercantile life went into business as apprentices at a compensation of \$50 a year. Wholesale merchants were few. Broad, Wall, and Pearl Streets, were the business portions. Porters carried goods in their hands, at a shilling, below Canal Street, twenty-five cents above. Store boys were sent with goods above Canal St. to save cost. The youngest boy went to his master's house for the keys in the morning to open the store, and returned them at night. Customers came to the city to trade four times a year, and traders knew when to expect them. Merchants used the most rigid economy, and were their own salesmen, book-keepers, and bankers. They built the front of their dwellings with one ma-

terial, and saved a few hundred dollars by building the rear with a cheaper one. Fifty years ago there were not a dozen two-horse carriages in New York. The city was compact and there was little use for them. Above Fourteenth St. was beyond the "lamp district." It was not lighted or policed, and people had to take care of themselves. Merchants who bought goods at auction obliged their clerks to take them home on their shoulders to save portage. Less than sixty years ago, one of our wealthiest merchants of to-day debated with his brother whether it would be prudent to pay \$350 rent for a dwelling house. Yet his business then was very good.

HIGH CHANGE.

At ten o'clock, Wall Street, at the corner of Broad, is an interesting spot. Men rush in from all directions. Knots and cliques gather for the contest. Muscular brokerage is at a premium. Young roughs are dressed like expressmen, with low-crowned hats, docky coats, "stunning" jewelry, and flaming rings. Old men are nowhere. At the Gold Board, youngsters and clerks, with powers of attorney, represent their firms. At the Stock Board, none but members are admitted. But each house has a young member who is trained for the conflict. The stock room is quiet enough during the monotonous call of the regular stocks. Members sit in elegant chairs, or are broken up into little knots, and quietly discuss matters. The cock-pit is empty. But when an exciting stock is called all is changed. Members rush for the centre of the room pell mell. The crowd, the rush, the jostle, the fierce pushing, the

clang of conflict, is too much for old men. Young men and mere boys raise the din, buy, sell, loan, and borrow. Millions pass through their hands in a minute. They tear up and down stairs, rush in and out, race down the street, and across, and pitch into quiet citizens as they furiously turn corners. Leading speculators begin to gather on the street. Each regular house has its patrons and customers. In ordinary times speculators remain in the office of their broker. Plain-looking, cheaply-dressed, common appearing men they are. Knowing nothing but stocks, they are ill at ease. The click of the telegraph passes along the prices. The indicator shows the rise and fall of gold. Lunch comes and goes. Runners come in from time to time with the reports. As stocks go up or down, discussions are carried on. Usually all is listless and without interest.

BULLS AND BEARS IN CONFLICT.

One class of brokers have stocks to sell. They resort to every means to advance the price. They are called Bulls. Another class have stocks to buy. They resort to all sorts of schemes to send stocks down. These are Bears. When men come in conflict in the street, Wall Street is a scene of great excitement. When it is known that a contest is to take place, the Gold Room is thronged. This room is a very shabby-looking place, as offensive as the stock room is elegant. A few chairs, very common ones, are in the building. The maddened throng have no time to sit. A strip of gallery occupies one side of the room, and is crowded with spectators. A heavy board partition keeps out

intruders from the Exchange. The centre, which is lower than the rest of the room, is called the pit. In the middle is a massive table, oblong in shape, to keep the operators from trampling each other to death in the excitement. A surging crowd, yelling, screaming, gesticulating, stamping, fill every portion of the room. One cool person occupies a seat above the din of the conflict. He is calm amid the tempest and storm. He touches a bell and the turmoil subsides. In a moment the sale of gold is announced on all sides of the rooms and sent quivering over the wires to the various offices in the city. Many dealers have no connection with the telegraph. Communication is made to these by runners. The messengers crowd the avenues to the Gold Room, fill vestibules and aisles and aid to keep up the excitement. The bell of the President announces the sale of gold, and these parties start on the run. Tearing down the street, rushing into alleys, darting into doorways, they carry the news to their employers. Old men, fat men, tall men, professor-like looking men in spectacles, men looking wonderfully like clergymen without a parish, and boys, are all on the run.

At such times a broker's office is a suggestive place. The crowd is so dense at times outside that teams cannot drive through the street. Some brokers have a strong guard of police around their offices. Inside the office is very exciting. The wildest rumors fly about. Banks, heavy houses, and wealthy men are said to be going under. The slain and wounded are seen—men who, ten days before, could count their bank balance by tens and hundreds of thousands, by a

single stroke have been completely "cleaned out," and are left without money enough to buy a lunch. In the room some rail like mad men; others walk the floor, snap their fingers, knit their brows, shake their heads, and mutter threats. Others in silence look at a particular spot on the floor, and pay no attention to the mad throng rushing in and out. A young man, not thirty, with an exhausted look and sad countenance, in answer to the remark—"The vagabonds have completely cleaned you out," said: "Yes, I am \$150,000 worse than nothing. But that is not the worst of it. I am ten years older than I was ten days ago." During this scene the telegraph holds on its way announcing the panic in stocks. A comment or two will be heard on each tumble. "Oh! that is Meigg's stock. Pity that old house has gone down." Another tumble. "That is Lockwood. The Pacific mail did that."

Beyond Wall Street, and beyond broker's offices, the movement of Bulls and Bears carries disaster. Alarm spreads through the city. Large houses reel, and small ones totter down. The entire business of the country is at the mercy of a few reckless men. Shrinkages in dry goods stores produce ruin. Money taken out of circulation tightens the market, and men who borrow have to pay from 90 to 365 per cent., for without money merchants cannot do business long.

The new mode of doing business intensifies the excitement of Wall Street. Stock operators have their brokers, as business men have their banks. Vanderbilt had no office on Wall Street. He was seldom there. Yet he was one of the heaviest operators. He had a legion of runners who bought for him while he sat in his little

room in Fourth Street ; he bought in silence and no one could track him. Drew had a little den of a room in the third story of a building, to which he retired when he wished to be alone. He could generally be found in the office of his principal broker, sitting on a bench dozing, or sound asleep. Formerly, to fill an order brokers attended the Stock Board in person and watched the market. Now they sit in their elegant rooms, and communicate by telegraph, or give a quiet order to messengers who disappear and make the purchase. There is very little talking in a broker's office during business hours. The rooms usually are crowded. Every click of the machine carries fortune or ruin to some one. Men get up, sit down, look out of the window, walk out of the door, walk back, smoke, go out, take a drink, discuss the chances, pull their hair, whistle, slap their hands, or break out in abrupt expletives. Outside, in stirring times, men are quite as excited. One day a large crowd gathered in Wall Street. The central figure was a well known operator in Clique Stocks. It is said that he has made and lost more money in speculations than any other man in New York except Jacob Little. He was in the middle of the street, hat off, face flushed, coat thrown back, gesticulating with his hands, following a well known locker-up of greenbacks, and was shouting: "There goes Shylock! What's the price of money, Shylock? What's the price of money? There he goes, look at him, look at Shylock!" The shouting, and the excitement called all heads to the windows and filled the street with the rabble, that followed the parties several blocks. The man who was shouting "Shylock," was

one of the coolest, most self-possessed of men usually. The man attacked was a tall, slim, fine looking person, very slightly moved by the assault. "What's the price of Erie, Dick?" "What's the price of Hudson?" was the response.

HOW STOCKS ARE BOUGHT AND SOLD.

The present style of business in the street enables a man, with a very small sum of money, to do a very large business. With \$1,000 he can purchase \$10,000 worth of stock. With \$10,000 he can purchase \$100,000. He leaves his order with the broker, puts up his "margin," and his stock is bought and carried for him. The broker can well afford to do this. He is perfectly safe, for he has the stocks and the margin as protection. He has every motive to induce his customers to buy largely. He gets the interest on his money and a commission for buying and selling. As his commission is only \$12.50 on \$10,000, he must do a large business to make anything. When men buy two millions of stock the commissions amount to something. The better class of brokers are not willing to have customers who cannot back up their sales. It is troublesome to have to watch the market, and it is unpleasant to sell a customer out. As the stock falls, if buyers do not keep their margin good, the broker must protect himself by selling the stock, and using up the money deposited.

Immense sums of money are sent into the street from outsiders, who, because they have been successful in dry goods, and other branches of trade, think they can turn \$50,000 into \$100,000 in the street as easily as

they can draw a check. In nine cases out of ten all such investments are lost. Brokers of course get customers where they can find them. A man in a successful dry goods trade sends down a check with an order to buy a hundred shares of a named stock, and to carry it thirty days. The stock begins to go down. More margin is called for. A sudden failure in a mercantile house tells the story. The other day a merchant called upon a broker in Wall Street, handed him \$50,000, and asked him to invest it in a stock named. "I will do so, if you wish," said the broker, "but I advise you to take a good look at your money, for you will never see it again. I have been in business in Wall Street thirty-eight years. During that time 98 out of every 100 who have put money in the street have lost it." Gamblers in stock and in gold are usually outsiders. They are the class who speculate in lots, in flour, pork, and coal. Men who make "corners," or try to make them, are model merchants, princely traders, large donors to philanthropic institutions, stand high in society, and preside on the boards of religious and reformatory meetings. These men, Bull and Bear stock, make merchants tremble, increase the price of the poor man's coal, lay a heavier tax on every ounce of bread the laboring man eats, and ruin small traders. These men produce the panics of the day, and not the brokers. Brokers fill orders, and regular houses do as legitimate a business as is done by any department of trade in New York.

OPERATORS ON THE STREET.

The street operators may be divided into three classes. The first are regular brokers. In any other business they would be called commission merchants. They purchase stocks for their customers and are paid a regular commission. They do not speculate on their own account. As a class they are honorable, high-minded, liberal, and successful. Their business is safe and profitable. When they receive an order to buy from a customer, a margin of ten per cent. is put up and a regular commission paid. There is no credit in stocks. Some one must pay cash when they are purchased. The broker pays the cash, holds the stocks as security, and with a small margin is safe. A sound house will not accept less than ten per cent. margin. As business is conducted \$10,000 will carry \$100,000 stock. \$20,000 will carry \$2,000,000. Except in extraordinary times, such as the "Black Friday," brokers can protect themselves. In some well established houses the business in stocks is immense, especially those that have the confidence of the street. A young banking house which has been remarkably successful, adopted at the start a few rules. One was never to carry stock without a margin; never to speculate in stocks, and to do honestly a legitimate commission business. If that led to wealth or led elsewhere, the house would accept it. A celebrated capitalist gave an order for the purchase of a large amount of railroad stock. "Do you wish us to carry it?" said the broker, "if so you must put up a margin." "A margin," said the millionaire. "I am worth a hundred times that

amount." "I have no doubt of it," said the broker; "we have but one rule in this office for rich and poor. We would not carry stock for William B. Astor without a margin." The man went out. Hangers-on shrugged their shoulders. "We know that man," said one, "he is the heaviest operator in the country, you have lost a splendid customer." Before three o'clock a deposit came up of \$50,000. The next day the capitalist appeared in person. "Young men," he said, "I like your rule. You have begun right. Do business on that basis and you will succeed. My money is safe here, you shall have my business and my influence." Brokers who are permanently successful, and move steadily on to fortune are those who are simply brokers and not speculators.

Speculators are the customers who employ brokers. They are either adventurers who come into the street to try their luck, or men who make trading in stocks their business. Speculators do not make money except by a turn as rare as good luck at a gambling table, unless they make stocks their business. Of the countless thousands who throng Wall Street from year to year, the great mass of speculators are ruined. Every broker on Wall Street has an entirely new set of customers once in three years. To trade in stocks successfully, men must be able to keep their margin good to any extent or they are ruined. A firm in Wall St. agreed to carry for a customer \$600,000 gold. A margin of \$250,000 was put up. Gold ran up to \$1.65. The house called for \$250,000 more margin. In one hour after the additional margin was put up gold dropped to \$1.30. The dealer swung from ruin by his

ability to keep his margin good to a profit of \$180,000 in that transaction. Men who buy long and hold what they buy, reap golden fortunes. They defy the fluctuations of the street. A combination of such men can corner stock, lock up greenbacks, tighten the money market, and produce a panic in an hour that would shake the continent.

Vanderbilt was one of this class,—the only railroad man in the street, it is said, that made money for himself and his stockholders. He went into the market and bought what he chose. It was a common thing for him to buy five millions of stock. He paid cash for all he bought and then held it. In the language of the street he kept his stock in his tin box. He had no credit, and was admitted to be the sharpest speculator in Wall Street. He bought a controlling interest of any stock he wished to control, and held it; controlled the Central, Hudson River, and Harlem railroads, and were called the Vanderbilt stocks. His estate is estimated at eighty millions. Men who operated for him were counted by thousands. Daniel Drew bought in immense quantities. He had no office, but operated through brokers,—their name was legion. He did nothing himself on the street. He bought and sold on his own judgment, but through his agents. He bought by the hundred thousand dollars in stock, and gold by the million. He was very unlike Vanderbilt. He was not as shrewd, sharp, or successful. His gains were enormous, but his losses terrible. He very often had to draw his check for \$250,000, and even as high as half a million, to cover his losses. He was not popular, like

Vanderbilt. He had no special line of operation. He was a bull or a bear, as his fancy or judgment dictated.

Another class of operators, are brokers who unite speculation with their regular business. It is an unsafe combination. One in which a broker in a crisis must sacrifice himself or his customers. Usually the last, sometimes both. The experience of a quarter of a century does not point to a single house that joined speculation with a commission business in stock that has not gone under. A large house in the street was reputed to be very wealthy. The chief of the house was one of the most honored men in the country, the head of religious and benevolent institutions. He built him one of the most costly mansions in the land—at an outlay it is said of a million and a half of dollars. The head of the house was the treasurer of a great railroad corporation. He deposited the money of the road with a house of which he was a member. The house failed—failed disastrously—some said disreputably. Men were ruined right and left. Had the United States treasury failed it would hardly have produced greater consternation. The treasurer of the road could not make good the loss sustained by the failure of his house. All the road obtained was a mortgage on the splendid mansion for \$850,000. A little later the mansion would not bring a quarter of a million under the hammer.

This house, a few years ago, was considered one of the strongest and wealthiest on the street. The disasters of that terrible crisis could not have been foreseen or anticipated by any shrewdness. When New York Central went humming down from one hundred

and ninety to one hundred and forty-five, two-thirds of the capitalists of the city reeled under the blow; when even the clearing house was driven to a temporary suspension, this great house tottered and went under.

HOW A TIGHT MONEY MARKET IS CREATED.

Large dealers in stocks have power to create a panic by making what is called a tight money market. They lock up greenbacks and gold, and produce general distress and ruin. It requires a large combination to do this. Men of heavy capital, of great resources, who watch the market and strike together when the right time comes. Ten men combining, who could control ten millions, would agitate the street. But a combination, able to control twenty millions, would tighten the money market and produce a panic. Money is limited. The clearing house daily indicates the amount of cash in circulation. All banks are required to keep 25 per cent. of their deposits and circulation in the bank. The cliques who propose to tighten the money market understand that. Some banks are wicked enough to lend themselves to such a combination. When the scheme is ripe a well known party goes to a bank and enquires, "how much money have you got?" "Two hundred thousand dollars" is the reply. "I want to borrow a million." A million is borrowed of a bank that has but two hundred thousand dollars to loan. The interest is paid on this million for one, ten, or thirty days. A certified check is taken by the borrower and is locked up. A million is taken from circulation, for the bank can make no loans as the certified check may

turn up at any minute. Nineteen men are doing the same thing with nineteen other banks. Twenty millions of greenbacks are locked up. The money is not taken from the bank; it is understood that it shall not be. The bank, with two hundred thousand dollars receives the interest of a million of dollars, keeps the money in its own vaults and has parted with nothing but a certified check. Speculators who have bought stocks cannot hold them, for they have no money; the banks cannot discount, money cannot be borrowed except at ruinous rates. The cliques who have tightened the market often ask as high as one per cent. a day, for money. Speculators have to throw their stock on the market, the market tumbles and the combination buy at their own prices.

Another method of tightening the money market is, by a combination which wears a different phase, though the result is the same. In this combination, fifty thousand dollars control a million. Twenty or thirty men conspire to make money scarce. A party borrows of a bank \$50,000 on one, or ten days. Interest is paid and a certified check taken. The money remains in the bank—it is effectually locked up, the bank cannot loan it, for the certified check may be presented at any moment. This check is taken to another bank and \$50,000 borrowed upon that. No money is removed, but a certified check taken and placed in another bank with like results. So the party moves from bank to bank, till he has locked up a million with his fifty thousand. Each member of the clique is doing the same thing, and a panic in stocks follows. A third method is, to draw greenbacks from the bank, seal

them up and keep them till the market is ripe for taking off the pressure. An illustration of the power of a clique to produce universal ruin may be found in the famous

“BLACK FRIDAY.”

The 24th of September, 1869, must always be a memorable day in the history of Wall Street. On the day preceding, 324 millions 524 thousand in gold were sold at the gold board. On Friday, the sale reached the high figure of over 500 millions. In seventeen minutes—from 11.50 to 12.16 gold fell from 1.60 to 1.30. In these seventeen minutes tens of thousands of men were ruined. The ruin swept through New York—up the river—up and down the Atlantic coast—over the great lakes and prairies—carrying away fortunes like chaff before the gale. One man who stood talking with a manager of the gold board, in those seventeen minutes lost \$300,000. Without a word he left the room and presented a certified check in payment of the loss before 2½ o'clock. The combination was a small one, but one of the most bold and daring that has ever been known in the street. It was not the work of brokers in the street, with one exception, nor of regular dealers. The scheme was planned and executed by outsiders. In nine cases out of ten men outside of the street are the gamblers in gold and stocks. No campaign was ever more skillfully planned, or gave greater promise of success, than that which marked Black Friday. It seemed to possess all the elements of triumph. It had its tools and confederates in the very treasury itself. The clique possessed, or supposed it possessed, the secrets of the government,

and even its future intentions. Agents loitered about the public buildings in Washington—dined and wined prominent men—held some officials in their hands, who, while they washed their fingers of all complicity with the combination, had made nice little arrangements to profit by the rise in gold. The Presidential Mansion was invaded and an attempt made to involve the family of the President in the unholy alliance. Government matters taken care of, the next step was to tighten the money market. The banks in this city not only kept on hand the 25 per cent. in gold and currency which the law demanded, but also a margin of 30 millions additional. The clique locked up the money in the way mentioned in the paragraph above. Cash could not be obtained even at the enormous rate of 365 per cent. a year. A large political organization were in the ring which sent gold up to its destructive height. Millions of the city money were locked up, a large bank controlled, and the individual members, many of them wealthy, and more of them influential, united with speculators in the terrible work of that day. The combination boasted that on the morning of the 24th of September it controlled the mighty sum, of over 200 millions; more than the Rothschilds ever controlled in one year.

V.

GAMBLING MANIA AND ITS FRUITS.

A CASE IN POINT.—NO MORAL PRINCIPLE.—THE INFATUATION.—SHARP PRACTICE.—THE STREET ON THE OUTSIDE.—THE SCHUYLER FRAUD.—LODGINGS IN A TENEMENT HOUSE.—PERILS OF SPECULATION.—HONESTY LEADS.

THE haste to be rich, by a lucky stroke of fortune, by hazarding a few thousands in Wall Street, is the same spirit that leads thousands to the gambling table. Lines of victims move in procession into the street daily, to try their fortune. Into the great maelstrom, money is thrown, earned in the mines of Montana, dug out of the rich soil of California, earned by hard toil on a New England farm. The surplus of a successful season in trade, the hard earnings of a mechanic whose wife wishes to go to Newport and the Springs—the wife's dower that should be put down in government securities, the pittance of the orphan, by which it is hoped that one thousand will swell to ten if not to hundreds, are hazarded in stock speculations. However honest and regular as a class brokers may be, the gambling mania centering in Wall Street sweeps like the simoon of the desert over every section of our land. The whole business of the country has been thrown from its centre, and trade generally partakes

of the excitement and fluctuation of stocks in the market. A man who goes into Wall Street to do business, goes with his eyes open. He knows, or may know, that he is at the mercy of a dozen unscrupulous men who can swallow him up in an hour if they will. Among the thousand small brokers of the street, there is a perfect understanding that any one of them may go home penniless before night. The same combinations that lock up greenbacks and corner gold in the street, strike trade in every direction. Wheat and corn are subject to the same fluctuation and uncertainty that attends stock. A speculator in the street gets a private telegram that grain is scarce, or corn heated, or some news that affects the market. He goes immediately to the Corn Exchange and bulls and bears grain as he would stocks. The same men monopolize coal. The market is entirely bought up, or the miners are paid daily wages to go on a strike.

A CASE IN POINT.

Dry goods are as sensitive and as much subject to the gambling mania as money. Extravagant hotels, aristocratic groceries, from which goods are delivered by servants in livery, enormous drinking places fitted up like a royal palace, bespeak the extravagance of the age. In the vicinity of Union Park a snobby speculator, some time ago, set up a then princely mansion. It was brown stone in front, and radiant in gold and gilt. It was furnished sumptuously with gold gilt rosewood furniture, satin coverings woven in gold and imported from Paris, carpets more costly than were ever before laid in the city, and all the appliances of

fashion, wealth, and taste, were included in the adornment. It was a nine days' wonder of the city, and, like other experiments of the same sort, it came to an end. The furniture was brought to the block and the family disappeared from among the aristocracy of the city. A new sensation awaited the curious. The splendid mansion was to be turned into a first class dry goods store. It would outrival Stewart and Clafin, and nothing to equal it would be found in London or Paris. The whole front was torn out and the building fitted up with plate glass, and made gorgeous as the reception room of a sovereign. Rumor ascribed to the firm untold wealth, so that should they sink one or two hundred thousand dollars in establishing trade, it would not embarrass or discourage the house. The opening day came, and such a sight New York never saw. All the stories were thrown open. The business was in apartments and gorgeously fitted up. An army of salesmen and clerks were in their places, arrayed in full evening dress, with white gloves. All New York poured in, as it would have done to have seen the proprietors hanged,—and, then turned away as fashionable New York will, leaving the concern high and dry like a vessel on the beach. A disastrous failure followed, and the ruined speculators, satisfied that New York was not a theatre for their genius, retired. Three hundred thousand dollars could not have been lost more artistically in Wall Street.

NO MORAL PRINCIPLE.

Gambling and moral principle are not yoke fellows. The very style of business done in the street brunts

the moral sense. When Swarthwout embezzled the Government funds and gave his name to a system of swindling which has become so disgracefully common, he stood alone in his disgraceful eminence. To-day gigantic frauds, embezzlements, and robberies, are so common that but little attention is paid to the revelations. The papers are full of instances of trusted and honored men, who commit great frauds. A small portion only of such crimes come to the surface. The affair is hushed up to prevent family disgrace. A corporation threatened with the loss of one hundred thousand dollars or more by the roguery of an official, had rather take the money from a friend than lock up the criminal. Thousands of companies sprung up during the oil speculations. Full two-thirds of these were frauds, and dupes and victims swindled on the right and on the left, were counted by thousands. Men who went to bed supposing that they were worth a quarter of a million awoke in the morning to find that they had been swindled out of all their money, and were beggars. The spirit infects nearly all the officials of the government to-day. The money stolen by men in public places is lost in Wall Street or squandered at the gaming table. Not long since one of the best known business men was suddenly killed on a train of cars. No man stood higher in the church or State. He had immense sums of trust money in his hands belonging to widows and orphans, and religious associations, for he was thought safer than any savings bank. He was a fine looking man, cheery in spirit, agreeable in manner. He was supposed to be the embodiment of integrity and fidelity. His sudden death brought his

affairs to the surface. He was found to be a defaulter to an immense amount. He had taken the funds of widows and orphans and sunk them in the maelstrom of Wall Street. Instead of leaving his family a princely fortune, he left his wife and children dishonored and ruined. In the olden time, a merchant would no more have used trust money in his own business, than he would have committed any other great crime. At the head of one of our largest and most successful banks was a gentleman, who for a quarter of a century had the established reputation which high honor, business talent, and honest devotion to his pursuits, give. His habits were simple; his house modest, and his style of living much below his position. He left the bank one night, at the usual time, bidding his associates a cheery good evening. He did not return; he has never returned. On examining his accounts, it was found that he was a heavy defaulter. Not content with his salary and his business, anxious to secure a fortune which could be had for the taking, he put himself into the hands of stock gamblers. He squandered his own money, and the fortune of his wife, sold bonds placed in the bank for safe keeping, and speculated with and lost the funds of depositors. He carried nothing with him, but fled from his home a poor, as well as a disgraced man—bankrupt in fortune, integrity, and all.

The frequent and glaring crimes connected with gold gambling do not alarm the community. Some regard the revelations as a good joke, or a sharp hit. Men wonder how much the party made, and often consider the criminal a fool for not doing better. Bets are frequently put up, as to the amounts taken; if the rob-

bery runs up to a hundred or two hundred thousand dollars, then the speculation is as to how much the defaulter will return to have the matter hushed up. To show how little public morality there is, take an incident: I was present not long since at a convention held under the auspices of one of the leading religious denominations of the State. A prominent pastor of this city accused another of stating things that were wholly false, both on the floor of the meeting and outside. Other eminent men confirmed the statement, one of whom said that the pastor was notorious for his "conspicuous inaccuracies." The whole thing was treated as a good joke. The party accused was covered with confusion and could not reply. The convention were very merry over his embarrassment. Twenty-five years ago, had a New York pastor been accused of falsehood in an assembly and confessed it by his silence, the whole religious world would have been agitated. One of our banks was robbed, and it put its loss at twenty-five thousand dollars. The community didn't believe a word of it, and the community were right. Another bank, which had lost heavily by a defaulting cashier, made an official statement that its loss would not exceed one hundred thousand dollars. A few years ago such a statement signed by bank officers would have received implicit credit. Not only the press placed no reliance in such official statement, but the discussions in the banks and on change showed the want of confidence in such matters. In this age of demoralization, when everything is unsettled morally, and everybody is at sea, when checks, notes and bonds have to be examined with a micro-

scope to see whether they are forged or altered, when the recklessness, infatuation, and madness of Baden Baden pervades every department of business, it is something to say that in the Board of Brokers in Wall Street there has not appeared a defaulter in a quarter of a century, or a man that has repudiated or broken his contracts.

THE INFATUATION.

Men who have had a taste of the street cannot be kept from their favorite haunts. I sat in the office of a gentleman the other day, who, six months ago, was a rich man. For twenty-five years he has done a successful business, and at no time has known financial embarrassment. He lived in luxury in a city and country home. It was his boast that he never gave a note, incurred a debt, or failed to have his check honored for any amount needed. A nice little scheme was presented to him by some confidential friends. It was a time of general excitement. The speculation was such a nice one, and the gain so certain and large, that the man placed his name at the disposal of the combination, and, of course, was ruined. It took him twelve hours to scatter the labor of twenty-four years. Some spiritualists got hold of a capitalist not long since. He had half a million to invest, and he did it in original style. Having great confidence in Webster and Clay while they lived, he thought they might have a better acquaintance with financial matters in the spirit land than they exhibited when they lived. Through parties competent to do it, he opened communications with those distinguished statesmen. They

seemed very ready to assist him in his speculations. They wrote him long communications through his mediums, which he read to his friends. It was observed that Clay's intellect seemed to be a little shaken since his departure, and Webster was more diffuse and less compact and sententious than when in the land of the living. It was also very apparent that these distinguished gentlemen in the spirit land did not know much about the affairs in this world, for the speculations proved most ruinous. They tied up the good man's fortune, and well nigh beggared him. But his confidence in the ability of Webster and Clay to guide him to untold wealth is unshaken. How uncertain speculation is may be learned from an answer given by one of our oldest and most successful brokers to a friend. "I have fifty thousand dollars to invest," said the man to the dealer in stocks, "what would you advise me to do?" The broker pointed his finger to a donkey cart going by, loaded with ashes, "Go and ask that man driving the ash cart," said the broker; "he knows as much about it as I do." When the oldest, the shrewdest, and the most successful operators lose from fifty thousand to half a million at a blow, what can small speculators expect? Yet the infatuation continues. Seedy men hang around their old haunts, waiting for something to turn up. There is an old man nearly eighty, who can be seen daily in Wall Street, who is as infatuated as any gambler in the world. He was accounted a millionaire a few months ago. Naturally cool, selfish, and self-reliant, a mania seemed to have possessed him. He promised over and over again to leave the

street. Everybody saw that he was going to ruin. One morning he came down, made a plunge, lost everything, and has gone home to die—a type of tribes who dabble in stock.

SHARP PRACTICE.

The sudden collapse of fortunes, closing of elegant mansions, the selling off of plate and horses at auction, the hurling of men down from first class positions to subordinate posts, is an every-day occurrence in New York. In almost every case these reverses result from outside trading, and meddling with matters foreign to one's legitimate business. The city is full of sharp rogues and unprincipled speculators, who lie awake nights to catch the unwary. None are more easily ensnared than hotel-keepers, and this is the way it is done: A well-dressed, good-looking man comes into a hotel, and brings his card as the president of some great stock company. In a careless, indifferent way he asks to look at a suite of rooms. He has previously ascertained that the proprietor has from fifty to a hundred thousand dollars in the bank waiting for something to turn up. The rooms shown are not good enough. He wants rooms that will accommodate certain distinguished gentlemen, whom he names, who happen to be the well-known leading financiers of the great cities. A better suite is shown the president. The cost is high — one thousand dollars a month. But the rooms suit; he must accommodate his friends; a few thousands one way or the other won't make much difference with his company; so he concludes to take the rooms. The

landlord hints at references ; the president chuckles at the idea that *he* should be called upon for references ; he never gives any ; but if the landlord wants one or two thousand dollars, he can have it. " Let me see," the president says, very coolly, " I shall want these rooms about six months, off and on. I may be gone half the time, or more. If it's any accommodation to you, I will give you my check for six thousand dollars, and pay the whole thing up." Of course the landlord is all smiles, and the president takes possession. Before the six months are out, from fifty to a hundred thousand dollars of the landlord's money goes into the hands of the speculator, and a lot of worthless stock is locked up in the safe of the hotel.

Another scheme is equally successful. The rooms are taken, and the occupant is the most liberal of guests. Champagne suppers and costly viands are ordered without stint, and promptly paid for. Coaches with liveried drivers and footmen, hired for the occasion, leave imposing cards at the hotel. The obsequious landlord and well-feed steward pay especial attention to the wants of the liberal guest. Waiters fly at his command, and the choicest tit-bits are placed before him. Picking his teeth after breakfast while the landlord is chatting with him some Saturday morning when it rains, he expresses a wish, rather indifferently, that he had fifty thousand dollars. His banker won't be home till Monday — don't care much about it — get it easy enough going down town — wouldn't go out in the rain for twice the sum — indifferent about it, and yet evidently annoyed. The landlord goes into his

office and examines his bank account, and finds he can spare fifty thousand dollars, without any inconvenience, till Monday. Glad to accommodate his distinguished guest, who is going to bring all the moneyed men to his hotel, he hands over the money, which is refused two or three times before it is taken. On Monday morning the hotel man finds that his distinguished tenant has put a Sabbath between himself and pursuit. Such tricks are played constantly, and new victims are found every day.

THE STREET ON THE OUTSIDE.

MEN who visit New York, and see nothing but the outside aspect which it presents, imagine that success is one of the easiest things in the world, and to heap up riches a mere pastime in the city. They are familiar with the name and history of the Astors. They know that Stewart began life a poor boy, kept store in a small shanty, and kept house in a few rooms in a dwelling, and boarded his help. They walk through Fifth Avenue, and look on the outside of palaces where men dwell who left home a few years ago with their worldly wealth tied up in a cotton handkerchief. They stroll around Central Park, and magnificent teams, gay equipages, and gayer ladies and gentlemen, go by in a constant stream; and men are pointed out who a short time ago were grooms, coachmen, ticket-takers, boot-blacks, news-boys, printer's devils, porters, and coal-heavers, who have come up from the lower walks of life by dabbling in stocks, by a lucky speculation, or

a sudden turn of fortune. So young men pour in from the country, confident of success, and ignorant that these men are the exceptions to the general law of trade; and that ruin and not success, defeat and not fortune, bankruptcy and not a fine competence, are the law of New York trade.

Nothing is more striking or more sad than the commercial reverses of this city. They come like tempests and hail storms which threaten every man's plantation, and cut down the harvest ready for the sickle. Few firms have had permanent success for twenty-five years. In one house in this city twenty men are employed as salesmen on a salary, who, ten years ago, were called princely merchants, whose families lived in style, and who led the fashions. Men who embark on the treacherous sea of mercantile life are engulfed, and while their richly-laden barks go down, they escape personally by the masts and spars thrown to them by more fortunate adventurers. One house in this city, quite as celebrated at one time as Stewart's, who, in imitation of that gentleman, built their marble store on Broadway, are now salesmen in establishments more successful than their own. New York is full of reduced merchants. Some of them bravely bear up under their reverses. Some hide away in the multitude of our people. Some take rooms in tenant-houses. Some do a little brokerage business, given to them by those who knew them in better days. Some take to the bottle, and add moral to commercial ruin.

THE SCHUYLER FRAUD.

One of the most successful railroad men of New York boarded at one of our principal hotels. He was an unmarried man. He was accounted an eminent and

successful financier. His reputation and standing were unquestioned. He was connected with the principal capitalist in the city, and was one whom New York delighted to honor. In a small house in the upper part of the city he had a home. Here he lived a part of his time, and reared a family, though the mother of his children was not his wife. Down town, at his hotel, he passed by one name, up town, in his house, he was known by another. It would seem impossible that a prominent business man, reputed to be rich, brought into daily business contact with princely merchants and bankers, the head of a large railroad interest, could reside in New York, and for a number of years lead the double life of a bachelor and a man of family; be known by one name down town, and another name up town; yet so it was. At his hotel and at his office he was found at the usual hours. To his up-town home he came late and went out early. There he was seldom seen. The landlord, the butcher, the grocer, and the milkman transacted all their business with the lady. Bills were promptly paid, and no questions asked. The little girls became young ladies. They went to the best boarding-schools in the land.

An unexpected crisis came. A clergyman in good standing became acquainted with one of the daughters at her boarding-school. He regarded her with so much interest, that he solicited her hand in marriage. He was referred to the mother. The daughters had said that their father was a wealthy merchant of New York; but his name did not appear in the Directory, he was not known on 'change. The lover only knew the name by which the daughters were called. The

mother was affable, but embarrassed. The gentleman thought something was wrong, and insisted on a personal interview with the father. The time was appointed for the interview. The young man was greatly astonished to discover in the father of the young lady one of the most eminent business men of the city. He gave his consent to the marriage, and promised to do well by the daughter, though he admitted that the mother of the young lady was not his wife. The clergyman was greatly attached to the young woman, who was really beautiful and accomplished. He agreed to lead her to the altar, if, at the same time, the merchant would make the mother his wife. This was agreed to, and the double wedding was consummated the same night. The father and mother were first married, and then the father gave away the daughter. The affair created a ten days' sensation. The veil of secrecy was removed. The family took the down-town name, which was the real one—a name among the most honored in the city. An up-town fashionable mansion was purchased, and fitted up in style. Crowds filled the spacious parlors, for there was just piquancy enough in the case to make it attractive. Splendid coaches of the fashionable filled the street; a dashing company crowded the pavement, and rushed up the steps to enjoy the sights. These brilliant parties continued but a short time. The merchant was rotten at heart. All New York was astounded one day at the report that the great railroad king had become a gigantic defaulter, and had absconded. His crash carried down fortunes and families with his own. Commercial circles yet suffer for his crimes. The courts are still

fretted with suits between great corporations and individuals growing out of these transactions. Fashionable New York, which could overlook twenty years of criminal life, could not excuse poverty. It took reprisals for bringing this family into social position by hurling it back into an obscurity from which probably it will never emerge.

LODGINGS IN A TENEMENT HOUSE.

A few summers ago a lady of New York reigned as a belle at Saratoga. Her elegant and numerous dresses, valuable diamonds, and dashing turnout attracted great attention. Her husband was a quiet sort of a man, attending closely to his business. He came to Saratoga on Saturdays, and returned early on Monday morning. The lady led a gay life, was the centre of attraction, patronized the plays, and was eagerly sought as a partner at the balls. After a very brilliant and gay season she disappeared from fashionable life, and was soon forgotten. One cold season a benevolent New York lady visited a tenement-house on an errand of mercy. Mistaking the door to which she was directed, she knocked at a corresponding one on another story. The door was opened by a female, who looked on the visitor for an instant, and then suddenly closed the door. The lady was satisfied that she had seen the woman somewhere, and thinking she might afford aid to a needy person, she persistently knocked at the door till it was opened. Judge of her surprise when she found that the occupant of that room, in that tenement-house, was the dashing belle whom she had met a season or two before at the Springs! In one room

herself and husband lived, in a building overrun with occupants, crowded with children, dirt, and turbulence. Mortification and suffering, blended with poverty, in a few months had done the work of years on that comely face. Her story was the old one repeated a thousand times. Reverses, like a torrent, suddenly swept away a large fortune. Her husband became discouraged, disconsolate, and refused to try again. He lost his self-respect, took to the bowl, and became a drunkard. The wife followed him step by step in his descent, from his high place among the merchants to his home among the dissolute. To furnish herself and husband with bread, she parted with her dresses, jewels, and personal effects. She pointed to a heap in the corner, covered with rags, and that was all that remained of a princely merchant!

PERILS OF SPECULATION.

The speculating mania which pervades New York is one of the rocks in the channel on which so many strike and founder. Shrewd, enterprising men, who are engaged in successful business, are induced to make investments in stocks and operations of various kinds, and are thus at the mercy of sharpers. Their balance in the bank is well known. Speculators lay snares for them, and catch them with guile. A man makes money in a business he understands, and loses it in one he knows nothing about. One is a successful merchant, and he imagines he can be a successful broker; one stands at the head of the bar, and he thinks he can lead the Stock Board. He is a broker; he adds to it an interest in railroads or steamboats. Men have a

few thousand dollars that they do not need at present in their business. They are easily enticed into a little speculation by which they may make their fortune. They get in a little way, and to save what they have invested they advance more. They continue in this course until their outside ventures ruin their legitimate business. Stock companies, patent medicines, patent machines, oil wells, and copper stocks have carried down thousands of reputed millionnaires, with bankers, brokers, and dry goods men, who have been duped by unprincipled schemers. Fortunes made by tact, diligence, and shrewdness, are lost by an insane desire to make fifty or one hundred thousand dollars in a day. The mania for gambling in trade marks much of the business of New York. The stock and gold gambling has brought to the surface a set of men new to the city. The stock business, which was once in the hands of the most substantial and respectable of our citizens, is now controlled by men desperate and reckless. Any man who can command fifty dollars becomes a broker. These men know no hours and no laws. Early and late they are on the ground. No gamesters are more desperate or more suddenly destroyed. The daily reverses in Wall Street exceed any romance that has been written. A millionaire leaves his palatial residence in the morning, and goes home at night a ruined man. It is a common thing for speculators who can afford it, to draw checks of from fifty to one hundred thousand dollars to make up their losses in a single day.

A man rides up to Central Park one afternoon with his dashing equipage ; his wife and proud daughters whirl

the dust in the eyes of well-to-do citizens who are on foot. The next day this fine team and elegant mansion, with store full of goods, go into the hands of his creditors. He sends his family into the country, and either disappears himself, or is seen on the outskirts of the crowd, waiting for something to turn up. The reckless mode of doing business leads to a reckless style of living, extravagance and dissipation, which no legitimate business can support. The mania touches all classes. Women and ministers are not exempt. One pastor in this city is a good specimen of the power of this speculating mania. The demon got possession of him. He made a little money. He started to make five thousand. He moved the figure ahead to the little sum of a quarter of a million. The business transformed the man. His face became haggard; his eyes dilated; his hair dishevelled; he could not sleep; he bought all the editions of the papers; got up nights to buy extras; chased the boys round the corners for the latest news; was early at the stock market, and among the last to leave the Fifth Avenue Hotel at night when the board closes its late session. Whether a quarter of a million is worth what it costs, this gentleman can tell when he gets it. A lady in this city came from New England. She was the child of a sailmaker, and was brought up in humble circumstances. A wealthy man, whose repute was not high, and whose disposition was not amiable, offered her his hand. She did not expect love, nor hardly respect, but he offered her instead a coach, an elegant mansion, and costly jewels. She found herself suddenly elevated. She lived in commanding style, with her furniture, plate, and servants. She bore her elevation badly, and looked

down with scorn upon her old friends and associates. Her husband engaged deeply in speculation ; it proved a ruinous one. To help himself out of a crisis he committed forgery. He was sent to the State Prison. His great establishment was seized. Her house was sold over her head by the sheriff. Her jewels, valued at fifteen thousand dollars, were spirited away, and she never saw them more. She was suddenly elevated, and as suddenly hurled down to the position from which she had been taken.

HONESTY LEADS.

The men who are the capitalists of New York to-day are not the sons of the wealthy or successful merchants of the city. They are men whose fathers were porters, wood-choppers, and coal-heavers. They did the hard work, swept out the stores, made the fires, used the marking-pot, were kicked and cuffed about, and suffered every hardship. But they jostled and outran the pampered son of their employer, and carried off the prize. The chief end of man is not to make money. But if one imagines that it is, and that a fortune must be made at once, then he will barter the solid ground for the mirage, and leave a successful business for the glittering morass ; trade that insures a handsome competence for wild speculation. The hands on the dial plate of industry will stand still while men grasp at shadows.

In New York, two kinds of business greet a comer, one bad, the other good ; one easy to get, the other hard ; the one pays at the start, the other pays but little : perhaps the position itself must be paid for. If

one wants money, says he has his fortune to make and cannot wait, he will take what turns up, and wait for better times. Disreputable trade, questionable business, a tricky house, a saloon or a bar-room, are open to a reputable young man, and if he have a dash of piety, all the better. But such touch pitch and are defiled; they seldom lose the taint of the first business in which they are engaged. Men can be good or bad in any trade. They can be sound lawyers or pettifoggers; a merchant of property or a mock auctioneer; a physician whose skill and character endear him to the best families in the land, or a doctor whose "sands of life have almost run out;" a preacher who says, "Woe is me if I preach not the gospel," or a minister who, like some in the olden time, said, "Put me, I pray thee, into the priest's office, that I may get me a morsel of bread." There is no permanent success without integrity, industry, and talent.

In trade there are two codes that govern men. The one is expressed in the mottoes, "All is fair in trade;" "Be as honest as the times will allow;" "If you buy the devil, you must sell him again." The other acts on business principles; sells a sound horse for a sound price; gives the customer the exact article that he buys. The few houses that have been successful, amid an almost universal crash, have been houses which have done business on principle. In cases where honorable tradesmen have been obliged to suspend, they are Minister of Babylon. Some of these men went from the store to compete with the ablest statesmen of the world. Some left their patients on a sick bed to measure swords with veteran commanders on the battle-field. They

met on the seas naval officers of highest rank, and made them haul down their flags to the new banner of our nation. They sounded out freedom in the Declaration of Independence; the bugle-call rang over hill and dale, crossed oceans and continents, into dungeons, and made tyrants tremble in their palace homes, — building a nation that no treason could ruin and no foreign foe destroy. Like the Eddystone lighthouse, the Union, sometimes hid for a moment by the angry surges, still threw its steady light on the turbulent waters, and guided the tempest-tossed into the harbor where they would be.

These Old School men ate not a bit of idle bread. They were content with their small store and pine desk. They owned their goods, and were their own cashiers, salesmen, clerks, and porter. They worked sixteen hours a day, and so became millionnaires. They would as soon have committed forgery as to have been mean or unjust in trade. They made their wealth in business, and not in fraudulent failure. They secured their fortunes out of their customers, and not out of their creditors. Not so Young America. He must make a dash. He begins with a brown-stone store, filled with goods for which he has paid nothing; marries a dashing belle; delegates all the business that he can to others; lives in style, and spends his money before he gets it; keeps his fast horse, and other appendages equally fast; is much at the club room, on the sporting track, and in billiard or kindred saloons; speaks of his father as the "old governor," and of his mother as the "old woman;" and finally becomes porter to his clerk, and lackey to his salesman. Beginning where his father left off, he leaves off where his father began.

VI.

A NIGHT ON THE BATTERY.

THE BATTERY AS IT WAS. — A SUICIDE. — A DARK STORY. — THE TEMPTATION. — A RESCUE. — FORCED LOANS. — TRAFFIC IN FLESH AND BLOOD. — MADDENING EXTORTIONS.

THE BATTERY AS IT WAS.

FORMERLY the Battery was the pride of New York. It was never large, but it was a spot of great beauty. It opened on to our splendid bay. A granite promenade ran by the water-side. It was traversed by paths in all directions. Trees, the growth of centuries, afforded a fine shade. A sea breeze came from the ocean, with health on its wings. Castle Garden was the resort of the fashionable and gay. The wealthy citizens of New York and vicinity filled the Battery every pleasant afternoon. On every side were costly houses, the residences of the wealthy merchants. But now all is changed! Trade has driven families up town. Castle Garden is an emigrant depot. The grass has disappeared, the iron fence is broken, the wall promenade near the sea gone to decay, freshly-arrived foreigners, ragged, tattered, and drunken men and women sit under the old trees, and the Battery is now as unsafe a place at night as can be found in the city.

A SUICIDE.

One night an officer, in citizen's clothes, was walking on the Battery. His attention was directed to a man walking back and forth on the old sea wall. His appearance indicated great sorrow and desperation. The officer thought he intended suicide. He went up to the man, touched him lightly on the shoulder, and in a kind tone said, "Not to-night; not now. The water is cold. You must not leave your wife and children. Don't take that great leap in the dark. Don't do it to-night." Aroused as from a reverie, in angry tones the man demanded of the officer, "Who are you?" In an instant they recognized each other. The suicide exclaimed, "Good God! is it you? How came you here? How did you know what I intended to do? Let us go and sit down. You shall know why I propose to throw away a life that is not worth keeping. I am daily in hell. I can endure my tortures no longer. I determined to-night to seek rest beneath the quiet waters. You shall hear my tale, and judge for yourself."

A DARK STORY.

Seated on a bench by the side of the officer, the young man told his griefs. He said, "I came from my mountain home in New England, to seek my fortune in this city. My mother's prayers and blessing followed me. I resolved to do no dishonor to those who loved me and looked for my success. I entered a large mercantile store, and for a time did the menial work. I was industrious and ambitious, and resolved to rise. I did cheerfully and faithfully what was allotted to me. My advance was slow at first. I gained the confidence

of my employers, and have risen to the position of confidential clerk. I married a noble-hearted girl, whom I love better than life, and for a time all things went well with me.

“One day, while at the store, I received a letter, written in a fine, delicate hand, asking for a loan of money for a short time. The writer regretted that necessity which made it needful for her to ask for the loan; but she was greatly reduced, had money to pay, and could not escape from her present difficulty, unless her friends (underscoring the word *friends*) would loan her a small sum, say fifty dollars, for a short time. The letter was signed by a name unknown to me. The letter hinted at some indiscretions of mine; and threatened an exposure unless the money was forthcoming. On inquiry, I found the woman to be one of those cold-blooded and heartless wretches that abound in New York, who live on black mail. She was a notorious woman, and passed sometimes under one name and sometimes under another. I had seen her once, in company with some associates, but that was many years ago. She kept a list of all her acquaintances, even of those who were casually introduced. My name is on that list. Since the fatal hour I saw her, her eye has never been off from me. She could afford to wait. She has watched my rise, and when I dare not refuse, has made a levy on me, under the specious pretext of a loan.

THE TEMPTATION.

“My true course would have been to have taken the letter to my employer, stated all the circumstances, and followed his advice. I should have taken the letter to

my wife, and then bade the vile creature do her worst ; or I should have seen you, placed the case in your hands, and ended the infamous career of this woman, at least for a time. I had not courage to do either. I was afraid of the exposure. Fifty dollars was a small sum, and if I could buy her silence for that, it would be cheaply bought. I sent the money, and bade the woman trouble me no more. With the money I was fool enough to send a letter. Armed with this evidence that I had complied with her demand, another loan was requested of a hundred dollars. For two years the leech has drawn upon me, keeping pace with my supposed business success. I have paid over two thousand dollars, and received yesterday a new call. I have taken money from my employers. My accounts are not correct. I expect every day that an exposure will take place. I cannot witness the shame and agony of my family."

A RESCUE.

The officer led the young man to the police station. A note was dictated, and sent to the address of the woman, inviting her to an interview at a place named, where the business would be completed to the satisfaction of all parties. Prompt on the time the woman made her appearance. She was attended by a "friend," a noted pugilist of the city, burly, brazen, and strong, able to pummel the young clerk to a jelly if he resisted the demands made upon him. Out of sight, but within hearing, were two officers. The whole matter was talked over, the past and the future. The whole story was given, confirming that told to the officer on the Battery. The bargain was made, that if the young man

would pay one thousand dollars in instalments he should be troubled no more. At the right moment the officers appeared and arrested the parties. Rather than go to the Tombs, the friend agreed to refund all the money that had been extorted from the clerk, signed a paper acknowledging all the facts in the case, and agreed to quit the city, which was done.

FORCED LOANS.

Women and men, in New York, live in style by loans forced from business men in the city. Young men who want to see New York life while they are young, and who think it is a very fine thing to sow their wild oats in early life, little know what a harvest they are to reap. On one of the very fashionable avenues in the city there stands the most fashionable and costly house of infamy on the continent, which was built and furnished by loans exacted from business men. It is a palace, unequalled except by the marble house of Stewart, and is adorned by statuary, paintings, and all that art and taste can suggest or money purchase. The proprietor of the mansion is one of the most notorious and infamous of women. She began life on the lowest round of the ladder. Soon she set up for a nurse. She opened a house for the reception of women who were about to become mothers before they were wives. Her next step was that of a female physician, whose practice was among the most debased and degraded. She had practice in Boston, Philadelphia, and the South. She was often before the court on criminal charges. She was never convicted, though her hands were often stained with the blood of her victims. As

she rose in wealth, she opened a home for the unfortunate. In it, the sick that could pay had the most tender and delicate nursing. A young, sensitive, and intelligent girl, who had been enticed from home, found a kind and considerate friend in the hostess. It paid well to have this repute; and when such an one was introduced by a man of substance or standing, the kind attention was doubled. Elegant rooms, costly furniture, delicacies of all kinds, quiet, well-dressed and obsequious attendants waited the call of the invalid. No mother could watch the delicate and sobbing girl with more care than this vile woman. When rooms were engaged, they were taken by some person without a name. As they were paid for the term of confinement in advance, it would make no difference to the keeper of the house who made the arrangements. Why should she care, so long as her pay is sure? But there is a future for her; and the party who comes in the darkness of the night, without a name, to engage rooms, will know that future to his cost.

TRAFFIC IN FLESH AND BLOOD.

Heavy as is the sum paid to this woman for the present care of the patient, the future is richer in gain. It is not the policy of these women to harm mother or child; avarice demands that the child live. In the hour of deep anguish and trial, all alone in a strange room, with the visions of home looming up, with shame and remorse burning their impress on the alabaster brow, with the prospect of death before her, the bewildered child repays the tender care by becoming confidential. She names the party to whom her ruin

is ascribed, and bids the woman take care of the little comer should the young mother die. All the facts in the case gleaned from this death-pillow are carefully noted in a book kept for that purpose, with the names of the parties, their residence, place of business, and all needed particulars. The child is carefully protected. It is a living witness, and will be a source of great profit when the day of reckoning comes. The party who takes the child is interested in the establishment. When loans are called for, it can be produced and identified at any moment.

MADDENING EXTORTIONS.

Cured and discharged, the patient returns to society, marries, and settles down in life. The man pursues his business career with success. He becomes honored among merchants. His name stands high on 'change. He has a high social position. He becomes an officer in some one of our benevolent, philanthropic, or religious institutions. If he thinks of his early indiscretions, he is glad to know that the great secret is locked in his own bosom. All this while his name is written in a book. There is one human eye that knows his down-sitting and his up-rising. With a hundred other names his can be read in the fatal list. He is at the mercy of one of the shrewdest, most abandoned, and desperate of women. She knows the mercantile value of every name on that list whom she has served; knows their domestic, social, and commercial standing. Each one is her banker. She draws when she will. A man of business is surprised on receiving a call from a lady, who comes in her carriage on pressing business.

Has he forgotten the person he met in a small, half-lighted room, with whom he transacted some business some months or years before? Or a polite note is received, signed by the woman, inviting him to an interview on urgent business; or, in polite terms, a loan is requested of a certain sum for a short time. Astonished and in terror, the demand is acceded to, only to be repeated with increased amount every year. Bankruptcy has followed this system of extortion. Men have fled their country, and gone into strange lands. Men have sought relief in suicide, rather than be disgraced. Not long since, an honored man, who had been elevated to the highest trusts our city can confer, sunk beneath the tyranny of extortion; his brain softened, and he passed prematurely away. Few have the least idea of the extent of this business, or of the number and standing of the parties implicated. Elegant mansions are builded and maintained; splendid teams and gilded equipages roll through Central Park; liveried servants excite the envy of those less exalted;—all which are supported by tributes wrung from persons who have a fair outside social standing. Could the roll be read, and the names pronounced, New York would be astonished, alarmed and convulsed,—hollow deceitful and wicked as the city is.

VII.

A SHODDY PARTY.

ITS BRILLIANT OPENING. — ITS FAILURE.

ONE of the citizens of New York was a hatter. He earned a very good living at the business. His wife made vests for a fashionable tailor. She made them well, and by her industry added very much to the comfort of the household. By one of those sudden turns of fortune which overtake men in this city, the man found himself in possession of quite a sum of money. He abandoned hatting, and his wife gave up making vests. He bought a house in an up-town neighborhood. His wife proposed an entrée into good society by giving a large party. The hatting and tailoring acquaintances were to be ignored. They had no others. A new order of associates was to be made through the party. Had these people understood the way of doing things in New York, they would have gone to Brown, of Grace Church, paid him a handsome fee, and he would have stocked their parlors with all the company desirable. Instead of this, they took the Directory, selected five hundred names, among whom were some of the most prominent of our citizens, and sent out invitations, right and left, for an evening named. No expense was spared to make the occasion a great one. The house was gaudily furnished. The

ladies — mother and daughter — were expensively and fashionably attired. The table was laid by one of the first caterers. Dodsworth was engaged for the music. Waiters were called in, dressed in the clerical garb of black and white. The hour came on, but not so the guests. No excuses came. In nothing are the New Yorkers more skittish than about the acquaintances they form and the parties they attend. They will give all they are worth for a ticket to a ball, party, reception, or for a levee where great folks are to be, but they will not accept miscellaneous invitations, though there is plenty to eat. The persons who got up this party were unknown. Strings of young men drifted by the house during the evening. Brilliantly lighted, it attracted general attention. But the bell was silent, and the steps deserted. The curious could see anxious persons peering through the cracks of the blinds at the passers by, supposing themselves unobserved. At a late hour the gas was turned off. During the whole evening the parlors were deserted, the splendid table untouched, and the family, late at night, turned to their couches, with feelings better imagined than described. The candidates for fashionable society were sadly disappointed.

VIII

STOCK AND OIL PREACHERS.

THE NEW YORK PULPIT. — MINISTERIAL SPECULATORS. — A SPECIMEN
IN POINT.

THE NEW YORK PULPIT.

As a whole, the ministry of New York is able and greatly respected. A fashionable New York church can command almost any talent in the country. Besides this, there is almost every variety of talent in the New York pulpit — the radical who makes his pulpit a political forum, and the well-to-do conservative who meddles with neither politics nor religion. The trader, the man sharp at bargains, men found on 'change, with the stock and oil preachers, abound. Some are in political life, others are connected with the daily press. Some are in literary pursuits; some write books, others review them. An attempt was made some time since to keep the Sabbath more loosely, and a New York clergyman was found willing to lead the attempt. Ministers of New York have been found willing to throw their silk gowns over the players, and have preached sermons to show the connection between religion and the stage. Nearly every faith known to

the civilized world has a local habitation in New York, and a priest to minister at its altar.

MINISTERIAL SPECULATORS.

Among the most excited in the stock market are men who profess to be clergymen. One of this class realized a snug little fortune of eighty thousand dollars in his speculations. He did not want to be known in the matter. Daily he laid his funds on his broker's desk. If any thing was "realized," it was taken quietly away. The broker, tired of doing business on the sly, advised the customer, if the thing was distasteful to him, or he was ashamed openly to be in business, he had better retire from Wall Street. Men of this class often have a nominal charge. They affect to have some mission for which they collect money. They roam about among our benevolent institutions, visit prisons or mission-schools, anywhere they can get a chance to talk, to the great disgust of regular missionaries and the horror of superintendents. They can be easily known by white cravats, sanctified looks, and the peculiar unction of their whine. They can be seen daily upon the curbstone in Wall Street, speculating in stocks, horses, houses and oil; indeed, anything that turns up.

REV. SIDNEY A. COREY, D. D.

This gentleman may be classed as a representative clergyman of New York. He is about fifty years of age; a man of marked ability and of decided talent. He is pastor of the Murray Hill Baptist Church, and has had a career a little out of the usual line. He was educated for the stage. Being early brought

under the influence of religion he consecrated his gifts to the ministry, and brought his marked talents to bear on the cause of religion. He has been content to be a pioneer in the religious field and to do mission work in this great city. It was through his influence that the fine stone edifice on Twelfth St. was reared. While in the height of success, the Fifth Avenue fever began to rage. Some of his friends were among the most successful business men in New York. Having secured eligible lots for elegant residences in that fashionable part of the city, they proposed to build a new edifice for Dr. Corey that should out-top any in the city. He was induced to leave his down-town charge and embark in the new undertaking. The elegant edifice now known as Christ Church, and occupied by an Episcopal Society, was reared for the new Society of which Mr. Corey was to be pastor. When completed it was undoubtedly the most unique and brilliant church edifice owned by the Baptists in the country. But reverses which are the common law of mercantile life in this city, swept with terrific power over New York. The stoutest houses shook in the crash of '57, and hundreds of men of fortune became penniless. The men who were pledged to the new enterprise had to abandon their own houses. It was impossible to procure money, and with sorrow the congregation yielded to the pressure and abandoned their elegant place of worship.

Not discouraged, Mr. Corey and a few friends commenced their work anew in the humblest way. The aristocratic and wealthy, who would crowd a fashionable church, on a fashionable thoroughfare, could not

be expected to follow their pastor into halls, little chapels, and unattractive rooms, such as could be secured to meet the new emergency. With a persistancy and courage that no reverses could daunt, Mr. Corey has finally secured eligible lots in the upper part of New York. Worshipping now in a small chapel, he will soon erect an edifice to crown the years of toil and struggle with triumphant success.

Dr. Corey possesses marked executive and business ability. He visited England at his own expense to induce the great preacher Mr. Spurgeon to come to America. He would have accomplished his object, but the prince of preachers could not leave his own work at that time. Blest with means, Dr. Corey is liberal in his aid of educational and philanthropic causes. Few men have a larger hold on the young business element of the city. He is a high-toned, genial and manly gentleman, better known, perhaps, among the business portion of the city than any clergyman in New York. He is one of our best read ministers, and has a private library that ranks among the first in the land. Preaching without notes, with a sonorous voice and impassioned utterance, tall and manly in form and bearing, he leaves a marked impression on his audience, and ranks among the best pulpit orators of the metropolis. Ten years ago he received the collegiate honor of Doctor of Divinity.

IX.

JOHN JACOB ASTOR.

HIS EARLY LIFE. — EMBARKS FOR AMERICA. — HE BEGINS BUSINESS. — EARLY SUCCESS. — ENGAGES IN COMMERCE. — SITE OF THE ASTOR HOUSE. — HIS STYLE OF BUSINESS. — A BRIDAL GIFT. — HIS LIBERALITY. — ASTOR LIBRARY. — THE MORLEY LEASE. — HOW HIS WEALTH WAS LEFT. — MR. ASTOR AT EIGHTY-ONE. — HIS RELIGION. — HIS CLOSING HOURS.

HIS EARLY LIFE.

WHILE New York has a name, the memory of John Jacob Astor will form an important part of our historic fame. As the tall cliff among the hillocks, or the cathedral among the lowly dwellings, so he towers among his compeers. He was born on the 17th of July, 1763, in the small village of Waldorf, near Heidelberg, in the duchy of Baden, Germany. His father was a very respectable man, and held the office of bailiff. Mr. Astor was a countryman of Martin Luther, and possessed many traits that marked the great reformer. He was educated by his mother. His school books were the Bible and the Book of Common Prayer. During his long life, it was his habit, on waking in the morning, to read from those books that he used in the home of his boyhood.

EMBARKS FOR AMERICA.

He was twenty years old at the close of the war of Independence. He resolved to seek his fortune in the New World. He was a poor, uneducated boy, and he trudged on foot from home to the seaport from which he was to sail. A small bundle held all his worldly effects. He had money enough to secure a common steerage passage. He expected to land penniless on American soil. Outside of his native village he paused, and cast towards it one last, long look. Beneath the linden tree under which he stood he formed three resolutions: "I will be honest, I will be industrious, I will never gamble." He kept these resolutions to the day of his death. He sailed from London in March, 1783. His voyage was long and very boisterous. He formed friendships on board the vessel that laid the foundation for his future wealth. The father of ex-Mayor Tiemann, and Mr. Paff, of whom Mr. Astor bought a portion of the ground on which the Astor House now stands, were passengers. As Wesley, on the Atlantic Ocean, formed the acquaintance of the Moravians, whose influence over him changed his whole life, so Mr. Astor made the acquaintance of a furrier, in the steerage of his vessel, that introduced him to that business by which he accumulated millions.

HE BEGINS BUSINESS.

All sorts of stories are circulated about the early career of Mr. Astor. He is said to have commenced trading in apples and peanuts. Had this been so, it would have reflected no disgrace on him or his chil-

dren. He brought with him seven flutes from his brother's manufactory in London. These he sold. He invested the proceeds in furs. He went steadily to work to learn the trade for himself. He was frugal, industrious, and early exhibited great tact in trade. He was accustomed to say, later in life, that the only hard step in making his fortune was in the accumulation of the first thousand dollars. He possessed marked executive ability. He was quick in his perceptions. He came rapidly to his conclusions. He made a trade or rejected it at once. In his humblest relations to trade he exhibited all the characteristics which marked him in maturer life. He made distinct contracts. These he adhered to with inflexible purpose. He was elastic and sprightly in his disposition, cheerful, open-hearted and honorable. His broad German face glowed with intelligence and kindness. The honor of New York, his adopted city, was always dear to him.

EARLY SUCCESS.

Mr. Astor was fortunate in obtaining a clerkship in the house of Robert Bowne, an honest, wealthy Quaker, who was ever after the fast friend of Mr. Astor. Astor's brother, Harry, was a rich Bowery butcher. He furnished funds to his brother to set up for himself in the fur trade. Mr. Astor founded the American Fur Company, and had several partners, among whom Peter Smith, the father of Gerrit Smith, was conspicuous. Mr. Smith retired from the firm with a fortune of two millions. Mr. Astor kept on his way, and rolled his fortune up to over fifty millions.

ENGAGES IN COMMERCE.

Mr. Astor became an importer. At one time his store was in South Street, near the South Ferry. Afterwards he took one on the corner of Pine and Pearl Streets, which still stands. During the war of 1812 he was largely engaged in the tea trade. He also fitted out several blockade runners for Gibraltar. An eminent minister of this city at that time was a clerk in Mr. Astor's store. He relates the following incident. A schooner was purchased, and was to be loaded and cleared in twenty-four hours. It was a case that required despatch. The whole force of the establishment was at work, Mr. Astor among them. The loading began on Saturday morning. At ten o'clock at night Mr. Astor said to the company, "Now, boys, all knock off. Come early to-morrow morning, and we'll finish up the work." Turning to the clerk, whom he knew to be a pious young man, he said, "You need not come to-morrow. I am glad we have one Christian among us. You go to church, and pray for us poor sinners hard at work." He then had vessels ploughing every sea. His ships, freighted with furs, sailed to France, England, Germany, Russia and China. He knew intimately the various markets to which he traded. He gave directions in the smallest details about distributing his cargoes and exchanging commodities in foreign markets, and these instructions had to be minutely obeyed.

SITE OF THE ASTOR HOUSE.

At an early day Mr. Astor began to invest in real estate. Just before he died, some one asked him if he had not too much real estate. He replied, "Could I begin life again, knowing what I now know, and had money to invest, I would buy every foot of land on the Island of Manhattan." From beating felts on Gold Street, Mr. Astor came up to Broadway, on the corner of Vesey. A small brick mansion, which he built, was filled with furs from the cellar to the attic. His office was on the Vesey Street side, where either himself or wife were always found to attend to customers. The fashionable residences of New York were below Vesey Street. His house was considered far up town. On the block above Mr. Hone built an elegant mansion, of which he was very proud. The Park, opposite, was surrounded by a mean wooden fence. Against this, in the morning, Mr. Hone would lean, toy with his watch-key, which was attached to a leather chain, and admire his house. Mr. Hone was one of the rich men of New York, and was not a little proud of his wealth. One morning Mr. Astor went over to where Mr. Hone was standing, and said to him, "Mr. Hone, you are a successful merchant and a good citizen. You have a fine wife and some nice children. You have a snug little property, and are building a comfortable house. I don't see why you are not just as well off as if you were rich." It was not an easy matter to purchase the square on which the Astor House now stands. But it was accomplished. The English style of the Astor House has always attracted attention. Mr. Astor

visited England, and obtained the plans, in person, on which that celebrated hotel was built.

HIS STYLE OF BUSINESS.

The day of his death he was the master of his business. He was very exact in keeping his contracts. He had a dispute one day with his wood-sawyer. He kept an open fire of hickory wood, and laid in a large supply. The wood-sawyer charged him three and sixpence a cord, while the market price was three shillings. Mr. Astor refused to pay a penny above the regular price. While he was disputing with the sawyer, some ladies came in to solicit a donation for a charitable institution. He paused in the debate, heard the plea of the ladies, ordered Bruce, his confidential clerk, to draw up a check of five hundred dollars, signed it and handed it to the ladies, bowed them out, and then renewed the dispute with the laborer, by whom he did not choose to be cheated out of a single penny.

MAKES FIVE THOUSAND DOLLARS.

The German Benevolent Society made Mr. Astor an honorary member. They sent him regular notices of all the meetings, though he never attended any. About two years before he died he added a codicil to his will, leaving the society twenty thousand dollars. As his custom was, he notified the trustees that he had done so. All the persons who were mentioned in his will were notified of the fact as soon as the thing was done. The German Society was embarrassed. They chose a committee to wait upon Mr. Astor, to see if he would not anticipate his death by giving them the twenty

thousand dollars. Mr. Astor shook his head when the committee made the proposal, and declined to do it. "You'll get the money," the old man said. They pressed the matter, and finally Mr. Astor said, "I'll give you twenty thousand dollars in Pennsylvania five per cent. bonds." These bonds were at a discount of twenty-five per cent., which would leave the society but fifteen thousand dollars. The committee asked permission to consult with the society before they closed the contract. They were instructed to make better terms with Mr. Astor if they could. They represented to him the hardship of losing five thousand dollars, while it could make no difference to Mr. Astor. He ended the interview by quietly saying, "It is in the will, gentlemen, and I can easily strike it out." They closed with the proposal. Bruce was called for, the bonds were delivered, and with a face radiant with pleasure, leaning on his staff, he tottered into the back office, chuckling as he went, to tell William that he had "made five thousand dollars that morning."

A BRIDAL GIFT.

He had a favorite grand-daughter. He made her promise that she would not get married without his consent. One day the young miss called upon him, kissed him, and told him she was going to be married. "Is he likely?" said the old man. "Does he love you, and do you love him?" These questions being answered in the affirmative, he sent her away, and told her to come and see him in one week. In the mean time Mr. Astor made diligent inquiries about the young fellow. They were all satisfactory. On the

day appointed the young lady appeared, and, blushing behind her grandfather's chair, she was in ecstasies as she heard him say, "It is all right. You may get married. Come and see me the morning you are married. Come alone, and I will make you a present." She kept the appointment, and received a check of two hundred and fifty thousand dollars.

HIS LIBERALITY.

For vagrants, street begging, and miscellaneous calls, Mr. Astor had no ear. His gifts, however, were munificent, and constant. He sent William to Europe to perfect himself in travel. He gave him permission to spend just as much money as he chose. He was absent a year. To a personal friend he expressed surprise that William should have spent so little. "He spent only ten thousand dollars," said the old man. "I thought he would certainly spend fifty thousand dollars."

Attached to his house on Broadway, above Prince, was a narrow alley leading to his kitchen. This kitchen was as large as that of a hotel. A supply of beef and bread was always kept on hand for the poor. Families known to be needy, who were cleanly in person, orderly in their behavior, who came and went quietly, were daily supplied with food. He kept a regular account of the disbursements in this matter, as much as if he were keeping a hotel.

For any service rendered he paid a liberal compensation. To his agent, Mr. Smith, who had the full charge of all his real estate, he paid a salary of five thousand dollars, and gave him the use of an elegant house on Fourteenth Street, well furnished, and contracted to pay this sum during Mr. Smith's natural life.

ASTOR LIBRARY.

His munificent gift of three hundred and fifty thousand dollars to found a Free Library for the City of New York is well known. The founding of that library was one of those incidental things that occasionally turn up. A member of the bar called on Mr. Astor, to see if he would subscribe towards a Free City Library. A plan to establish such an institution had already been mapped out. He took time to consider the proposal, and announced his determination to found the library himself. He chose the site to benefit a friend, whose property would be enhanced in value by that location. He purchased a large amount of real estate in the vicinity of the library, on part of which he built an elegant residence for his son William, and left the remainder to enlarge the library, which has been done.

THE MORLEY LEASE.

In the closing part of the last century, Trinity Church leased to one Mr. Morley two hundred and forty lots of land, in the location now known as the vicinity of Spring Street and Varick. Mr. Morley, failing to keep the conditions of the lease, it reverted to Trinity. Aaron Burr was then a member of the legislature. He was appointed chairman of a committee whose business it was to examine into the affairs of Trinity Church. That corporation can legally receive an income from its property of twelve thousand dollars. Holding a property valued by no one at less than fifty millions, and exceeding probably a hundred millions of dollars, it is difficult to conceive how the vestry can keep their

income down to the legal mark. No investigation was made by Mr. Burr's committee, but Burr came into possession of the Morley lease. On it he obtained thirty-eight thousand dollars from the Manhattan Bank. The murder of Hamilton so incensed the people, that Burr had to flee from the country. He sold his lease to Mr. Astor, subject to the Manhattan Bank mortgage. He received from Mr. Astor about thirty-two thousand dollars. Mr. Astor immediately re-leased the property in lots. The Morley lease was to run until 1867. Persons who took the Astor leases supposed that they took them for the full term of the Trinity lease. Mr. Astor was too far-sighted and too shrewd for that. Every lease he gave expired in 1864, leaving him the reversion for three years, putting him in possession of all the buildings and improvements made on the lots, and giving him the right of renewal. When the fact was discovered, the lessees tried to buy from Mr. Astor the three years' reversion. He was offered as high as a thousand dollars a lot. He refused all offers except in one case, which I shall notice in another place. Returning from his exile, Burr attempted to regain possession of the property that he had sold to Mr. Astor. The attempt was futile. The legal instruments that secured the property were too carefully drawn, and Burr abandoned the contest, and died in poverty. This property was a great source of wealth to Mr. Astor.

HOW HIS WEALTH WAS LEFT.

The amount of Mr. Astor's wealth has never been known outside of his family. Much of it was never included in his will. He dreaded a lawsuit growing out of the settlement of his estate among his heirs, and he prevented it by taking the matter into his own hands. The property left to his children and relatives he deeded to them outright before his death, making the consideration in each case one dollar. For this sum he sold the Astor House to William, and other property equally valuable he sold for the same sum. There could be no contest when the property was bought outright. By the sales, much of the most valuable part of his property was not named in his will at all. He owned valuable real estate in other lands, the titles to which were recorded abroad. He made a valuable donation to his native village, which he held in fond remembrance till he died. His property has been estimated at various sums, by persons equally capable to judge. None place it lower than fifty millions of dollars, some carry it up as high as one hundred and fifty millions. During the last few years of his life he added, from the accumulations of his property, five hundred thousand dollars every six months in codicils to his will.

MR. ASTOR AT EIGHTY-ONE.

To the close of life he was a man of business, careful and jealous of his mercantile honor. On Prince Street, just out of Broadway, he built a one story fire-proof brick building, where he transacted his immense

business. A Mr. Pell, a coach-builder, had his establishment on the corner of Wall Street and Broad. He was a great friend of Mr. Astor. When Mr. Pell made a fashionable coach, Mr. Astor generally took a ride in it to try the springs. This was in the humble days of Mr. Astor's mercantile career. As Mr. Astor increased in wealth their paths diverged, and after a while they saw nothing of each other. The son of Mr. Pell took one of the Astor leases, and when he found that it expired in '64, he went down to the office to see if he could not purchase Mr. Astor's three years' interest in the lease. William gave him a gruff and decided refusal. "We don't want to sell," was his laconic answer. As the young man was going out, some one stepped up to him, and quietly whispered, "See the old man. Come to-morrow at precisely eleven, and you will find him in." The young man said nothing, but went away, and returned the next day a little before the hour. It was very cold, and he took a seat by the fire in the outer office. Promptly on the time Mr. Astor came in. He walked very slowly, doubled up, leaning on the head of his cane in a stooping posture, taking short steps, so that he rather scuffed along than walked. He sat down and warmed himself, and then turning to young Pell, he said, in a pleasant tone, "Young man, what can I do for you?" The request was made. He immediately and decidedly replied, "We don't wish to sell those reversions, young man. But what might your name be?" The young man replied, "It is Pell." "Pell — Pell" — said Mr. Astor, "I used to know a man by that name once; he was a dear friend of mine, but I haven't seen him for a great many years." "Yes," said Mr. Pell, "that

man was my father." "Your father? Why, he used to give me rides in his coaches. How I should like to see him!" For a moment Mr. Astor was young again. "You shall have the lease, young man. Go home, have the papers drawn, come here at eleven o'clock precisely, on Thursday, and I'll sign them. But don't put in any consideration." The young man was prompt, so was Mr. Astor. "Have you got the papers?" said the merchant. "Did you put in the consideration? Well, let it be one hundred dollars. Have you got the money about you? Well, no matter, Bruce will keep the lease till you come and pay. I've given you two thousand dollars, young man. Don't you buy any more, for I shan't do it again. You tell your father that I remember him, and that I have given you two thousand dollars."

HIS RELIGION.

In religious belief Mr. Astor was a Lutheran. He was an elder in the church located on Nassau Street, near John. Here he worshipped till the house was sold and pulled down. He seldom attended church after that, stating that he was sold out of house and home. Rev. Mr. Labough was his pastor. Mr. Astor was afflicted with a complaint that made it difficult for him to sit long at a time. To a clergyman he said, "Men think me a heathen. I cannot sit in church. I have a painful disorder that prevents me." The first Mrs. Astor, the mother of his children, was a member in full communion of the Grove Street Baptist Church. She was a woman of great business tact, high principles, and strong common sense. Her house was always open to ministers of religion.

HIS CLOSING HOURS.

Mr. Astor lived in a style becoming his wealth and position. He purchased the block on Broadway, opposite the site now occupied by the Metropolitan Hotel. His house was large, and furnished in princely style. His apartments were adorned by costly works of art, and the richest plate was displayed on his table. He had servants and attendants, some of whom came from foreign nations. His dinners were princely. He dressed in good taste, was fluent in speech, very intelligent, met all comers with a genial smile, and was prompt and decided in all he did. It was a pleasure to do business with him. The closing weeks of his life were passed at his country-seat at the foot of Eighty-eighth Street, on the East River. Under the old trees on his lawn, and in his splendid mansion, he dispensed an elegant hospitality to his friends. He had traced, with great interest, the career of the young clerk whom he would not allow to work for him on the Sunday many years before. He knew well that the hour of dissolution was approaching. He sent for his former clerk, now an eminent minister of religion in the city. The party who had charge of the door did not know that the minister had been sent for by the dying merchant. Thinking the minister wanted money, he closed the door upon him, and would not allow him to enter. The dying wish of Mr. Astor was not gratified, and what he wished to breathe into the ear of the man of God was buried with him in his coffin. In appearance, Mr. Astor was of medium height, quite stout, with a full German face, radiant with intelligence and kindness.

In social life he was modest and unassuming, but in trade an autocrat in bearing. He died in the city of New York on the 25th day of March, 1848. A marble bust in the Astor Library preserves his benign features. A small engraving, quite imperfect, is the only representation of the great merchant that now exists.

FITZ-GREEN HALLECK.

Fitz-Green Halleck, the poet, was for many years the confidential clerk and intimate friend of the millionaire, and daily duties over rusty ledgers and rent-rolls did not prevent him from contributing "Croaker Papers" to the Evening Post, or writing "Fanny," "Marco Bozarris," "Alnwick Castle," and other poems. John Jacob Astor left Halleck by will a stipend of \$500 a year, which William B. Astor increased to \$2,500, and with this the poet retired to his native place, Guilford, Conn., where he died. A fine statue in bronze of the poet has been erected in Central Park. At the unveiling of the statue, William Cullen Bryant was the orator, and he then received the sunstroke which shortly after resulted in his death.

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X.

BLACK-MAILING AS AN ART.

METHODS OF RAISING MONEY. — A WIDOWER BLACK-MAILED. — A MINISTER FALLS AMONG THIEVES. — BLACK-MAILERS AT A WEDDING. — A BRIDE CALLED ON. — ANOTHER MODE. — BLACK-MAILER FOILED. — HOTEL REGISTERS AND BLACK-MAIL.

METHODS OF RAISING MONEY.

NEW YORK is full of adroit rogues. Men and women abound here who live by their wits. Hiding themselves in the multitude of our people, watching their chances and their victims, they are seldom detected. Black-mailing is reduced to a system. It is carried on by street-walkers, stragglers on the pavement, loungers about hotels, keepers of dance-cellars, panel-thieves, and criminals of all grades. In cases of black-mailing, where relief is at once sought, the detective force are often able to restore the money. Usually the victim criminalizes himself so far that he is unwilling to appear before the courts; so that if the money is restored, which is seldom the case, the rogue escapes. Men come to New York to see "the elephant." They are not fond of exhibiting their wounds if they are struck by his trunk. Rural gentlemen, who, from the steps of their hotel, follow a bland stranger who offers to show them the

sights of the city, are not willing to tell how they lost their watches or purses. They had rather lose their property than have their names get into the paper. The black-mailers understand this; and when they rob a man, they so commit the victim, that he can make no complaint to the authorities without dishonoring himself.

A WIDOWER BLACK-MAILED.

A man about fifty-five years old came from the rural districts to spend a little time in the city. He was wealthy, respectable, and the father of two children. He selected his quarters up town. Among the boarders was an attractive California widow. The widow and widower soon became quite intimate. Both seemed captivated. By mutual consent a suite of rooms was taken, handsomely furnished, and occupied by the parties. A few days after the removal, the gentleman was greeted with an unpleasant surprise on entering his room. A stranger sat in his chair, who announced himself as the husband of the woman, and demanded heavy damages for dishonor done to his name. The old man was frightened nearly out of his wits. Had he gone to the police force, and put himself in their hands, all would have been well. But he did as most men do under such circumstances — he offered a large sum of money to hush the matter up, keep it out of the papers, and be allowed to depart. He paid the money, settled the bills, left the elegant furniture, packed his trunks, and departed.

He was not lost sight of, however, for a moment. The parties knew their man, and his means; knew his standing, and the value he put on his good name. He

was dogged constantly; he was drawn upon for large sums of money; he was threatened with exposure, till, driven to desperation and almost beggary, he did what he should have done at first—went to the police headquarters and made a clean breast of it. The chief of the detectives took the case into his own hands. On a new demand for money being made, the chief opened a negotiation, through a friend, to see if a settlement could not be made, so that the victim, by paying a certain sum, might be free from further annoyance. The chief worked up the husband. He turned up too conveniently not to be a rogue. He was tracked to Boston, where he had a wife and children living. The Boston marriage was established. The black-mailers were met at the appointed hour. The sum demanded was agreed upon, and the chief was ready to pay the money as soon as the parties signed a receipt. The adroit rogues declined to put pen to paper, and the detective declined to pay the money which he held in his hand. Blustering and threatening seemed to have no effect on the resolute friend. The handle of a pistol conveniently peeping out from the detective's bosom, and the cool manner of the negotiator, indicating that he knew how to use it, admonished the black-mailers that an attempt to get the money by force would not succeed. The receipt was signed. The chief coolly put it into his pocket, with the money which he held in his hand. The rogues knew at once he was a detective. The principal one claimed the woman as his wife, and said he had a lawful right to settle the case as he pleased. "If that woman is your wife," said the detective, "then I'll try you for bigamy, and send you to

Sing Sing." Amid much blustering and many threats he was taken to the Tombs. He was found to be an old offender. Graver crimes rose up against him. He was tried, and sent to Sing Sing. The victim was relieved from further extortion. His money, gone, could not be regained. He returned to his rural home satisfied with his New York experience.

A MINISTER FALLS AMONG THIEVES.

On Broadway, below Fourteenth Street, stood a church that at one time was one of the most fashionable in the city. The congregation was wealthy and large, the minister eloquent and popular. The belles of the city, with the young and the fashionable, crowded the church when the pastor filled the pulpit. In the full flush of his popularity, when a pew could not be hired at any price, when any salary would have been paid to him that he demanded, the minister disappeared. Quite late on Saturday night the vestry received a letter from the rector, dated off Sandy Hook. The letter tendered the rector's resignation, and announced that he had sailed that day at noon in one of the Cunard steamers for Europe. The parish were surprised and alarmed. The whole affair was a painful mystery. Here was a minister, settled over a flourishing and liberal charge, with a fine church and parsonage, a church crowded with the élite of the city, with a salary equal to any demands he might make, with the best singing in the city, and all the popular appliances, who had suddenly resigned, and privately left the country, to go no one knew where.

The story is a romance. The explanation came after

the minister had completed his European tour. At midnight the door-bell of his parsonage was violently rung. Going to the window, the minister saw a man standing on his door-stone, and he demanded his business. He came with a message, he said, from a dying woman. Hastily dressing himself, the good man came to the door and received the message. Just around the block was a poor woman, and she was dying. Her only treasure was a babe. She could not die in peace unless her babe was baptized. If his reverence would come to her dying pillow, and administer that sacrament, the blessing of a poor dying woman would be his reward. It was much to ask, and at midnight too, but his great Master, who loved the poor, would not have denied such a request as this.

His humane and religious sympathies were aroused, and the minister followed the messenger. Common prudence would have said, "Take a policeman with you. Call up a friend, and get him to bear part in the ceremony." But, dreaming of no peril, he went on his way to do, as he thought, his Master's will. He was soon in a dissolute region, in a street notorious for its uncleanness. The messenger knocked at a heavy gate, that closed up a narrow, dark alley. It opened immediately, and slammed behind the parties like a prison door. Through a long, narrow, and unwholesome entry, that seemed to be an alley-way covered, the parties took their way. They passed up a narrow staircase, broken and rickety. Lewd women were passed on the stairs. Dark-featured and villanous-looking men seemed to crowd the place. With his sacred vestments on his arm, and his book of service in his

hand, the minister was ushered into a dark and unwholesome-looking room. The door was closed behind him, and locked. A dim candle on the table revealed the outline of a dozen persons, male and female, of the most abandoned and desperate class. His inquiry for the sick woman, and the child to be baptized, was greeted by shouts of laughter. He knew he was a victim. He demanded the reason for this outrage. He was informed that his friends who had invited him there wanted money. His standing and character were well known. He was in one of the most notorious houses in New York; his midnight visit to that place was well known, and could easily be proved. If he paid one thousand dollars, all would be well. If not, his ruin was certain. Instead of defying the villains, calling on the police, or confiding in his congregation, he thought he could hush the matter up. He might have known that it would all come out, and that every dollar he paid would be used as evidence against him, or as means to extort more. But he was thoroughly frightened; would not have the thing known for the world; his hand was in the lion's mouth, and he must draw it out as easily as he could; so he gave his obligation to pay the money promptly at noon the next day, which he did. Of course new demands were made from time to time. He was dogged in the streets. Suspicious-looking men stopped to speak with him on the corners. Notorious men rang his door-bell. Mysterious notes, from ignorant, low-bred, and vicious persons, — as the spelling and language showed, — came to his hands, and into the hands of his family. The poor man was nearly distracted. He paid away his own money, and

borrowed till his reputation suffered. The threat of exposure hung over him like an ominous sword held by a hair. In a moment of desperation he decided to leave the country, which he did, to the astonishment and regret of his friends.

On his return from Europe, the rector settled in Massachusetts, over a small rural parish. He was soon tracked to his country home. Black-mailing was renewed. His old terror came upon him. Again he acceded to the extortion. The police of New York at length came to his relief. In searching for other game, they came upon proof that this minister was in the hands of black-mailers. Letters were found containing information of his whereabouts, how to terrify him, what sums to demand, and at what time his salary was due. He was relieved from his pursuers. The large sums he had paid were not refunded. His spirits were broken, and he has never recovered his position. I saw him not long since in Canada. He holds a subordinate position, and is preaching to a small parish. He will die a victim of black-mailing.

BLACK-MAILERS AT A WEDDING.

A fashionable wedding is a harvest season for black-mailers, especially if the bridegroom has been known as a fast young man. No bank keeps a better account of the whereabouts and standing of its depositors, than do black-mailers of the whereabouts, standing, and movements of their victims. A wedding among New York high life is talked about. Invitations are greedily seized. The *élite* are all agog. On the morning of the day previous to the wedding, a lady comes to the

store, and asks for the young man. Her business is announced as *important*. She *must* see the young gentleman. The "must" is emphatic. At such a time, when all are so sensitive, and when, as is often the case, a fortune hangs on the bridal wreath, it is important to have no scenes. A thrill through the frame of the young gentleman called for, the hurrying back of his blood from the face to the heart, tells that his time has come. He goes to the interview as the ox goes to the slaughter. Be the claim real or bogus, hush-money is generally paid.

A BRIDE CALLED ON.

A call is not unfrequently made at the home of the young lady to be married. It is a woman that calls, in a shabby-genteel array, to excite sympathy. The call is made a week or ten days before the wedding. Every step is consummately taken, and tells in the right direction. The young lady is called for by the woman, who seems to possess a wounded spirit. Her appearance, the tone of her voice, the expression of her face, bespeak one who has been greatly wronged, or who has some great sorrow at heart. The acting is consummate. Of course the young lady is not at home to strangers. She then asks if the young man is in; if it is true that he is going to be married; if any one can tell her where he can be found—questions intended to create anxious inquiry at the breakfast table: "Who can that woman be? What can she want of Charlie? Why did she ask so particularly about his being married?" The frightened maiden runs to her lover, and says, "O, Charlie, there was a woman here this morn-

ing for you! She seemed so poor and sad! She wanted to know where you could be found. She wanted to know if you were to be married soon. Who is she? What can she want of you?" A nice preparation this for the visit of the black-mailer on Charlie at the store.

A bolder step is not unfrequently taken. As the bridal company are enjoying themselves in an up-town first-class residence, an emphatic ring announces an impatient comer. The bridegroom is asked for, and the footman bade to say that a lady wants to see him. The imperious air of the woman plainly tells the footman, "If he refuses to see me there'll be trouble." The footman, well acquainted with high life in New York, knows well what the visit of the woman means. He has the honor of the family in his charge. He whispers the request of the woman to the startled bridegroom. But what can be done? The woman is notorious, and well known. She understands her business, and is unscrupulous. Threats and entreaty will be alike unavailing. Ten men could not put her off of that step-stone. She would cling to that iron railing with the strength of a maniac. She would rouse the whole neighborhood by her screeches, accusations, and blasphemies. The party would break up in excitement. The scandal would run through all New York; the papers would be full of it; the police might take her away, but she would rend the air with her tears and strong crying. All these considerations are taken into the account by the black-mailers. A private settlement is usually made, and the unseasonable visitor departs.

ANOTHER MODE.

The announcement in the papers of marriage in high life, at the residence of the bride's father, does more than give information to the curious. It is a bugle-call to black-mailers. A young husband, just admitted a partner with the father-in-law, whose repute is without a stain, whose success in life depends upon an unblemished character, is overwhelmed with the threat that unless a sum of money is paid at a given time, an infamous charge shall be made against him. An unmanly fear, a cowardly dread of being accused of a crime never committed, a wish to shield from sorrow the young being he has just led to the altar, often lead a young man to yield to the demands of black-mailers if they will take themselves off. They depart for a time, only to return to renew the demand, making the one payment a reason for asking more.

BLACK-MAILER FOILED.

I know a young man of marked business ability. He was superintendent of a Sunday school and a young partner in an important house. His marriage gave him a fine social position. About three months after his return from his wedding trip, a woman called upon him at his store. She seemed to be quite well acquainted with him, and told her errand in a business-like style. She wanted five hundred dollars, and must have it. He could give it to her. If he did, all would be well. If he did not, she would make trouble in his store, and trouble in his family. People would believe her, suspicion would attach to him, and

he could never shake it off. She gave him a limited time to make up his mind; placed her card in his hand, and departed. The young man had sense and pluck. He went to a detective, and placed the matter in his hands. The detective force is an institution in New York. Its members are shrewd, cool, talented and efficient. They are everywhere, and in all disguises. They represent all professions. They are unknown to rogues, and are therefore successful in their efforts to detect criminals and to relieve their victims. Assuming the rôle of a friend, the detective called upon the woman. She was young, intelligent, well-dressed, seemingly modest. She professed to be adverse to a dissolute life, and charged that she had stepped aside under the solemn promise of marriage. She gave times and places when she met the young man, and her candor and modesty would have deceived any one but a detective. She had rooms in a reputable house, and gave the name of her employer. With this statement the conspiracy was revealed. One of the times mentioned, the young man was in Europe during the whole year on business for the house. The second time specified, he was absent from the city the whole month on his wedding tour, with the family of his senior partner. The room where the interview was held was borrowed for the occasion of a casual acquaintance, who knew nothing of the disreputable character of the woman. The plot was blown into the air. The woman confessed her conspiracy, gave the names of her associates, and was marched off to the Tombs.

HOTEL REGISTERS AND BLACK-MAIL.

Some of the newspapers print the arrivals at the principal hotels daily. These arrivals are used for black-mailing purposes. Letters are written to strangers in the city, and placed in their hotel box. These letters pretend to be on business, or to revive old acquaintance, or the writers profess to know the family. A friend of mine, a stranger in the city, found in his box at the hotel a letter, of which this is a copy:—

“SIR: Seeing your arrival in the paper to-day, and thinking, perhaps, you were a stranger in the city, and might want genial company, I have ventured to send you my card.

“Yours, respectfully,

“————— —————.”

Exposures, warnings, fines, imprisonments, do little towards breaking up black-mailing. Victims from the country are too numerous, the reward is too dazzling, the chances of escape too certain, to turn the adroit and bold rogues from a trade that yields so rich a revenue. The best security to the swindler is the almost certainty that the victim, from shame, or dread of having his name appear in print, and consequent exposure to his friends will pocket his loss and keep quiet.

XI.

SUNDAY IN NEW YORK.

SABBATH MORNING. — CHURCH-GOERS. — PLEASURE-GOERS. — RELIGIOUS FELLOW-SHIP. — FOREIGNERS AND SUNDAY.

SABBATH MORNING.

THE quiet of a Sabbath morning in the lower part of the city is in marked contrast to the confusion and hubbub of the week. Crossing the street is a dangerous effort to life and limb near the South Ferry or at Bowling Green during any week day. On Sundays it is as quiet as a cathedral. Broadway, on which Old Trinity stands sentinel at one end, and aristocratic Grace at the other, is swept clean and is deserted. An occasional coach, bringing to the hotels a Sabbath traveller, or a solitary express wagon loaded down with baggage, is all that breaks the solitude. The broad, clean pavement of Broadway glistens with the morning sun, and is as silent as the wilderness. The revellers, gamblers, the sons and daughters of pleasure, who ply their trade into the small hours of the morning, sleep late; and the portions of the city occupied by them are as silent as the tomb. The sanitary blessings of the Sabbath to a great city are seen in all the lower part of New York. Laboring classes cease from toil, loiter about, well shaved and with clean shirts, and smoking

their pipes. Children from the lowest dens, the foulest cellars, the darkest alleys, come on to the sidewalk with an attempt at cleanliness, with their best robes, or an effort to mend their dilapidated appearance by a little bit of ribbon or a rude ornament. Newsboys, with their faces washed, their hair combed with their fingers, offer their papers in subdued tones. In a quiet voice the bootblacks ask, "Black your boots?" and exhibit their own shoes polished out of respect to the day. The utmost quiet prevails along the docks. Piers and wharves are swept clean, and the silence of a pestilence pervades these noisy marts of trade. The sailors do their morning work quietly in a holiday rig. On the North and East Rivers are moored thousands of vessels, every one of which carries its flag at its mast-head. Bethel churches and floating chapels are open to seamen. The dram-shops make a compromise with the day by sanding floors, putting their employees in clean shirts, and closing up one half of their shutters.

CHURCH-GOERS.

The churches are generally well attended in the morning. As the bells call to prayer, New York comes to the pavement, elegantly dressed, as for a *soirée* or a *matinée*. The streets present an attractive and gay appearance. The cars are crowded with people on their way to their religious homes, without regard to distance or locality. Wealthy church-goers come out with their dashing teams. Their splendid outfits appear to great advantage on a beautiful Sabbath morning. Churches the most crowded in the morning have a poor attendance in the afternoon. But for the name

of it, most of them might as well be closed the rest of the day. New York boasts about a half dozen sensation preachers, who have a hold on the masses, and can draw a second audience. But for "gospel preaching," as it is called, one sermon a day is as much as our people care to hear, and more than they inwardly digest. Clustering together in a fashionable locality, within sight and sound of each other, are more costly churches than can be found on any spot in the world. Most of these churches have come from down town. Selling their property in lower New York at a great price, they all want a fashionable up-town location. Leaving other parts neglected, these churches crowd on to one another. Two or three of them are on one block. The singing and preaching in one church is heard in another. Costly and elegant, most of them are thinly attended. Looking on their rich adornments, and inquiring the price of pews, one is at a loss to conceive where people of moderate means go to church in this city.

PLEASURE-GOERS.

The sermon over, the dinner digested, then comes pleasure. The morning quiet of lower New York gives place to revelry. Funerals, attended by a military or civic procession and bands of music, are kept till Sunday afternoons, if the corpse has to be packed in ice. Central Park is crowded. Fashionable people turn out in immense numbers. Everything that can go on four legs is engaged of liverymen for Sunday in advance. An afternoon's drive costs from ten to fifty dollars. The same cars that convey people to morning worship convey those who do not own teams to their afternoon

pleasures. Theatres of the lower order are opened. Public gardens, concert saloons, and lager-beer enclosures are crowded. Dancing, bowling, drinking, carousing, gambling, occupy the crowd.

The removal of the down-town churches leaves an immense population to spiritual neglect and indifference. The strongholds of piety are levelled, and on their foundations Mammon holds her high carnival. Where once the aristocratic lived are reeking tenement-houses, and the day is given up to revelry and dissipation.

RELIGIOUS PECULIARITIES.

If a minister has a rich and fashionable congregation, success is certain, though his talents are feeble and his gifts small. He may be an able and popular pulpit orator, and he will generally fail if he depends upon the popular ear. Over one of our congregations, the most fashionable in the city, where it is difficult to get a seat at any price, a minister has been settled for years, on a high salary, who could not get a call to a common country congregation. His intellect is not above the average, his feeble voice does not half fill the house, his utterance is choked and muddy, he has a jerky delivery, and his manners are forbidding and unattractive. On the other hand, men come to New York who bring with them immense local popularity. Having succeeded elsewhere, they expect to carry New York by storm. They are brought here to rescue waning congregations, to fill an empty house, to sell costly pews. The reputation they bring avails them nothing. A man must make his own mark in the city. Men who have been eminently successful in other places

do not succeed at all here. Men of talent, genius, eloquence, are preaching in halls, preaching in little chapels, preaching to small and humble congregations, preaching on starving salaries, who would make their mark elsewhere. But New York is very fascinating, and men hold on.

Not long since one of our religious societies held its anniversary. It secured a popular New England minister to preach, one who fills any house in his own vicinity. A commanding church was selected, and, to accommodate the crowd who were expected, extra seats were put in the aisles, vestibule, and on the platform. The evening came, with the preacher, but the crowd came not. In the face of the vacant chairs and empty extra seats the services were conducted with a deadening effect. New Yorkers did not know the preacher, and would not go to hear him.

FOREIGNERS AND SUNDAY.

The foreign population in the city is immense. Every nationality is represented. Should the great bell of the City Hall clang out its peal, and draw the population that live around it to its doors, a man standing on the steps could speak to as motley a group as Peter addressed on the day of Pentecost. The Jews occupy whole streets, and drive out other nationalities. Their stores are open on Sunday, and a large part of them keep neither their own Sabbath nor ours. The Germans, Irish, Italians, Portuguese, abound. Noisy trade goes on in the quarters where foreigners live, and the Sabbath is filled with noisy, wanton, and drunken violators. Places of amusement are many,

and dancing, drinking, and revelry, guided by heavy brass bands, girdle the city. The great mass of the foreign population attend no church. The Sabbath of the Continent is becoming common in the city. The observance of the day grows less and less. Pleasure-seekers are more open, and their number is increased by the fashionable and influential. Every wave of foreign emigration lessens the dry land of religious observance.

SUNDAY AMUSEMENTS.

There is no lack of special Sunday amusements of a high order. During the opera season, always on Sunday night, either in the Academy of Music, Booth's Theatre, or Steinway or Chickering Halls, and sometimes in all of them on the same evening, are Sunday-night concerts which are advertised as "sacred," but which, with Gounod's Ave Maria as salt, are wholly filled up with opera airs and popular music. They are very largely attended, particularly by sojourners at the fashionable up-town hotels. In summer, such places as Madison Square Garden, and like music and beer furnishing resorts above Twenty-Third Street, draw their largest and best audiences on Sunday night.

XII.

DETECTIVE FORCE OF NEW YORK.

ITS ORIGIN. — QUALIFICATIONS OF A DETECTIVE. — OLD HAYS. — HOW THE
DETECTIVES DO THEIR WORK. — WHY ROGUES GO CLEAR.

ITS ORIGIN.

THE system of detectives is not old. In former times the idea of a sharp criminal officer was expressed in the adage, "Set a rogue to catch a rogue." The modern theory is, that integrity, tact, industry, are the best qualifications of a good detective. For many years there existed a set of men in London known as Bow Street officers. They were remarkably shrewd, were more than a match for the sharpest villains, and could ferret out crimes and outwit the shrewdest rogues. When the London Metropolitan Police system was adopted, an order of men were introduced, called *detectives*. This force was composed of men who seemed to have a gift for detecting crime. They could scent out a murder, and track the perpetrator over oceans and across continents. They could unravel the mysteries of a robbery, and bring to light things of darkness. Under Mr. Matsell, in this city, a small force was gathered, and were known as *shadows*, because they silently and persistently followed their victim. In

1857, the detectives, as a distinct corps, were created. The force is small — about twenty-five men. It is very efficient. Captain Young, the chief, who has had many years' experience, is cool, keen, brave, clear-headed. He is so adroit in catching rogues and restoring stolen goods, that many persons, after their property has been returned to them, go to the commissioners and demand that Captain Young shall be tried for complicity. They do not believe that a man could bring back stolen property unless he has some share in the original theft.

QUALIFICATIONS OF A DETECTIVE.

Good detectives are rare. An unblemished character is indispensable, for the temptations are many. A detective must be quick, talented, and possess a good memory; cool, unmoved, able to suppress all emotion; have great endurance, untiring industry, and keen relish for his work; put on all characters, and assume all disguises; pursue a trail for weeks, or months, or years; go anywhere at a moment's notice, on the land or sea; go without food or sleep; follow the slightest clew till he reaches the criminal; from the simplest fragment bring crime to light; surround himself with secrecy and mystery; have great force of will; a character without reproach, that property and persons may be safe in his hands; with a high order of intellectual power. The modern detective system is based on the theory that purity and intelligence has a controlling power over crime. Detectives must be pure men, and, like Cæsar's wife, be above suspicion when they come out from the ordeal through which they have to pass. To obtain the right kind of men, the force has often to be sifted and purged.

OLD HAYS.

So the old High Constable of New York was known. He was the first real detective of the city. He was a short, thick-set, stout-built man, looking as if nature intended him for a giant, and altered her mind. He had a round, stolid face, of the hue of mahogany — a genuine Jewish physiognomy. He was an honest man, of high moral and religious character, and a consistent member of the Scotch Presbyterian Church, then worshipping in Grand Street. He lived in the time when the guardians of the city were watchmen. With their old camlet cloaks and huge lanterns, they prowled about the city at night, and were known as leather-heads, from the leather cap they wore. Hays had a small office in the Tombs. He was a regular autocrat, and held the monopoly of catching thieves. He was about the only police officer in the state who did any business. He was really a great man. So successful was he as a detective, that his fame spread over the whole civilized world. He was as well known in London as in New York. He was a terror to evil-doers. "Old Hays is after you!" would send juvenile scamps off at any time. He could track a rogue by instinct. Men believed he was in league with criminals all over the world, and that his religious profession was a sham and a blind. If a robbery was committed in Boston, Philadelphia or Baltimore, Liverpool or London, the matter was put into the hands of Old Hays. Fifteen years after his death, letters came from the chief of police, London, pertaining to criminals and crime, addressed to "Jacob Hays, High Constable of New York."

HOW THE DETECTIVES DO THEIR WORK.

Crime is not only systematized, but classified. Each adroit rogue has a way of doing things which is as personal as a man's handwriting. We have really few great men; great orators, men of mark, distinguished authors, or men of towering success, are few. If a princely donation is made, or a noble deed done, and the name withheld, the public at once point out the man—it would be so like him. Bad talented men are few. Adroit rogues are not many. Men capable of a dashing robbery, a bold burglary, or great crimes, do not abound. If a store is broken open in New York, a bank robbed in Baltimore, or a heavy forgery in Boston, the detectives will examine the work and tell who did it. As painters, sculptors, artists, engravers, have a style peculiar to themselves, so have rogues. A Chicago burglar, a safe-breaker from Boston, a bank-robber from Philadelphia, a New York thief, have each their own way of doing things. They cannot go from one city to another without observation. If a crime is committed, and these gentlemen are round, detection is sure to follow. The telegraph binds the detective force together in all parts of the Union. A great crime is telegraphed to every leading city. When an adroit rogue leaves the city, his whereabouts are sent over the wires. The detective on his track is the gentlemanly-looking, affable personage with whom he has been chatting in the railroad car. The rogue lands in New York, and the friendly hand that helps him up the gang-plank, or off the platform, is that of a detective. A keen eye is upon him every moment till he is locked

up or departs from the city. When he leaves, the car is not out of the station-house before the telegraph announces to some detective far away the departure and the destination. His haunts are known, his associates, the men who receive stolen goods, and his partners in crime.

WHY ROGUES GO CLEAR.

The detectives often recover goods and money while the criminals escape. People wonder why the criminals are not brought to punishment. The first duty of the officer is to bring the offender to trial. But this cannot always be done. The evidence is often insufficient. The next best thing is to secure the money or property. Many robberies are committed in places of ill-repute. Parties are compromised. Victims from the country, who are respectable at home, do not like to read their names in the newspaper. Hundreds of thousands of dollars are annually returned to their owners through the detectives, which would have been lost without their vigilance. But in many instances dishonest detectives deliberately divide with the thieves. This has been done in several cases of bond and bank robberies. By "arrangement" possibly two-thirds of the plunder has been returned, and the remaining third shared by the thieves and the catchers. This business enables some of the force to wear big diamonds, and own and live in brown stone fronts, on a salary of \$1,200 a year.

XIII.

A NIGHT AMONG THE DETECTIVES.

HEADQUARTERS. — THE ARREST OF A PICKPOCKET. — AN OLD MAN IN TROUBLE. — A MINISTER IN TROUBLE. — A SEA CAPTAIN IN DIFFICULTY. — BURGLAR DETECTED BY A BUTTON. — A SHADOW ON THE PATH. — PRIVATE DETECTIVES. — HUMANITY OF DETECTIVES. — THE OTERO MURDER.

HEADQUARTERS.

IN the elegant marble building on Mulberry Street, where the Metropolitan Police force centre, there will be found the headquarters of the detectives. Though it is under the charge of the general superintendent, the detectives are an independent body within the police force. The chief, Captain John S. Young, has been many years at the head of this department. He is a heavy-built, stocky person, with an immense head and face, sandy hair, somewhat curly, a stolid and heavy look, and nothing but his eye indicates that he is the sharpest, coolest, bravest, and most adroit detective in the civilized world to-day. His room is homely, ill-furnished, and unsightly. He never seems to be doing anything, or to have anything on hand, or to be interested in anything. His associates in the room — a dozen men, more or less, dressed in quite ordinary citizens' clothes — lie round on the benches, straddle the

chairs, lean up against the wall, talking, smoking, and doing nothing, looking like a band of idle loafers without a purpose. In this group the uninitiated would fail to recognize the company of the most talented, persevering, sharp-sighted, keen-scented, and most successful criminal detectives; men who have been in the criminal business from their boyhood; men who have been selected from hundreds, and who have been in the force for a quarter of a century. They are silent, suspicious, secretive. They never talk of what they have on hand. Of the past they will speak, of the future they have nothing to say. They have incidents and adventures in their possession more thrilling than any criminal novel ever written. In their room I passed a night not long since, and learned from them the romantic incidents that I am about to state.

THE ARREST OF A PICKPOCKET.

Said one of the detectives, "The chief called for me one day, and put a case in my hands, which I was required to work up. A gentleman of the city, who was supposed to be worth a fortune, suddenly failed. His failure was a bad one, but his honor was without a stain. He was guardian for two orphan children, and took the cars one morning for the purpose of investing some three thousand dollars that he held in the name of the children. When he reached the office up town, where the investment was to be made, he found his money was gone. He had been robbed in the cars. In great distress he came to the office, and communicated his loss to the chief. He said, when he was rich his tale of robbery would have been believed; now

he was poor, it would be said that he had robbed himself. I examined the man closely, and had no doubt that his story was a true one. He had but little light to throw on the robbery. The car was crowded, and he stood on the platform. He remembered that during the passage, as a person got out of the car, a young man was thrown against him. He had a dim recollection of the person, thinking no wrong at the time. Car-robbing is very common, but it is very delicate business, and few can do it well. I had my suspicions as to who committed the robbery. I took a car to go down town. In it was the very person I was in search of. His new clothes, new hat, and boots, and watch, indicated that he was flush. I stopped the car, touched the young man on the shoulder, and told him to follow me. His face crimsoned in an instant, and I knew that I had got my man. I took him to the station-house, and accused him of the crime. I told him that the man who had lost the money would, in the language of pickpockets, 'buff him to death' if he did not restore the money; but if he would 'turn up the money' he might clear out. These robbers, all of them, have accomplices. They never can tell when they 'peach.' I had no evidence that would convict this person. No judge would hold him a minute on my suspicion, but the thief did not know that. He pulled off his boots, and the money came back, all but one hundred dollars which he had spent. The grateful merchant received it with tears of joy."

AN OLD MAN IN TROUBLE.

“Very few men who come here for relief,” said one of the officers, “tell the truth. They make up all sorts of stories to impose upon us, to save their reputation, and to keep themselves out of trouble. If a man tells us the truth; if he has been robbed at a bad house, and will say so; will give us the number of the house, and describe the parties by whom he has been robbed or wronged, we can relieve him. We can go on board of a train of cars filled with hundreds of people, and tap a pickpocket on his shoulder, and say, ‘I want to see you, sir,’ and never make a mistake. We can take a telegraphic description of a rogue, and with it walk up Broadway, where thousands are rushing along, pick out our man and march him to the Tombs, and never get the wrong person. One day a sedate-looking man from the rural districts called at our office. He was a merchant, he said. He came to the city to buy goods. He had been robbed of fifteen hundred dollars, which he was to pay that day. He was a ruined man unless he could recover his money. He named the hotel where he staid, and in which he had been robbed. His room-mate, a man unknown to him, was asleep when he went to bed, and asleep when he left the room in the morning. He had not been out of the hotel since tea, till he discovered his robbery. The man must have robbed him, and he wanted him arrested at once. Captain Young was satisfied that the man was not telling the truth. He put the case in my hand, and ordered me to work it up. I went to the hotel, and found everything right there. The room-

mate was a merchant from the west, of unquestioned integrity. I came to the conclusion that the man had not told us the truth. I knew that he had been out of the hotel, had been into disreputable company, and had been robbed. I sent for the victim, and he came, accompanied by a friend, who promised to vouch for his honesty. I said to him, 'Sir, you have lied to me. You lost your money in bad company by the panel game.' At first he denied it with great vehemence, then he evaded, and finally confessed. With a slight clew as to the locality, I found the panel thief, and brought back the money."

A MINISTER IN TROUBLE.

"One day some very excellent people came to the headquarters to complain. The city was unsafe for respectable men; people could not walk about the streets without assault and robbery. It was a pretty state of things if gentlemen could not walk the streets of New York at seasonable hours, without being beaten, bullied, and robbed, and their life endangered. 'And what is the matter now?' said the officer. 'We are respectable citizens,' said the complainers, 'and officers of a church. Our minister was assaulted, and beaten, and robbed last night in one of the streets. He came over to New York yesterday afternoon on business. He was returning through Beekman Street about ten o'clock. When near Cliff Street a band of rowdies assailed him, knocked him down, beat him, muddled and tore his clothes, robbed him of his watch and money, and he reached his affrighted family almost dead.' The case was put into our hands. The night on which

the assault was said to have taken place was a beautiful, bright moonlight evening. The place of assault was so near the station-house, that the cry of distress would have been heard by the captain at his desk. At that time of night, a man would have been as safe on Beekman Street as on Broadway. It so happened that two of our officers were on that spot within five minutes of the time the assault was said to have taken place, conversing on matters that detained them ten or fifteen minutes. I was satisfied that no assault had taken place, that no robbery had been committed; that the whole story was trumped up to hide some disgraceful conduct in which the party said to have been wronged was engaged.

“With this impression, I sent to the minister. He was greatly annoyed that his people had taken any notice of the matter, or brought it to the attention of the authorities. I told him it had been brought to our attention; that we were censured for neglect of duty, and that the fame of the city suffered; that we intended to probe the matter to the bottom; that we intended to follow him every step that he had taken that afternoon, from the time he left home till he returned. We would know all his companions, and all the company he had kept that day. I told him his story was an improbable one; that it was impossible that the robbery could have occurred at that time or place; the night was too light, the hour was too early, it was too near the station-house, and more than that, two of our captains were on the spot at that time, and they knew the story was not true. If he had a mind to make a clean breast of it, and tell the facts as they

were, I would keep his name from the public; if not, I would make a thorough investigation, and publish his name to the world. He was greatly agitated, blamed his friends for meddling in the matter, began to cry, and at length made a clean breast of it. He had been drinking that afternoon, went where he ought not to go, and was robbed of his money and his watch. He must account for his situation, did not want to be disgraced, and so had trumped up the story he told to his elders. The affair was hushed up."

A SEA CAPTAIN IN DIFFICULTY.

"The harbor police notified us," said one of the detectives, "that a ship was lost off Sandy Hook by fire. As the case was reported, there were some things about the loss that did not look right. The next day the papers blazed with an account of a bold robbery. It was said that a sea captain lost a large sum of money at Barnum's. The captain was said to have been peculiarly unfortunate. He lost his ship by fire off Sandy Hook. He had just been paid his insurance, a very large sum, which he was to take to his owners in New England. He visited Barnum's with the money in his pocket, and on leaving the place it was gone. The audacious robbery flamed in every paper. The statements were so nearly verbatim, that it was evident the captain had written them himself or furnished the material. The captain issued handbills, offering a reward of five hundred dollars for the recovery of his money. The handbills were circulated only among the shipping and on the wharves. In a few days we received a visit from the captain at headquarters. I was put in charge

of the case, and I took down the captain's statement. It differed but slightly from those made in the papers. I was satisfied that he had not been robbed at all. I strongly suspected that there was foul play in the destruction of his vessel, and that the captain intended to appropriate the money. Making up my mind how he did this, I directly accused him of the fraud, and described the manner in which the affair was done. He supposed I knew the whole matter, although he could not imagine how I got hold of it, and was greatly excited. He was astounded when I told him that the money was in his inner vest pocket, and that if he did not take it out at once I should search him, and he must take the consequences. I hit the thing exactly. He had his money hid away in the place I had designated. In tears and in terror he brought forth the money, which was restored to the owner. We could not hold the man for a criminal trial on the evidence we had, and so let him run. He has never sailed from New York since."

BURGLAR DETECTED BY A BUTTON.

A large silk house in New York was robbed of silks and velvets valued at many thousand dollars. The burglars hired an old building adjoining the store. They cut a hole through the wall, entered the store, and carried away the goods. The job was a clean one, and no trace of the robber was left. The police shook their heads, and the merchants feared they were ruined. One of the shrewdest detectives had the case put into his hands. He examined the premises carefully. The hole in the wall was a small one, and the burglar

squeezed himself through with difficulty. In a little crevice a button was found of a very peculiar fashion. A little plaster adhered to it, indicating that it had been rubbed off as the robber passed through. The detective put the button in his pocket. He had a clew, very slight, but still it was a clew. There are certain resorts in this city for thieves, burglars, and rogues. Here they can be found when off duty. Detectives pass in and out among these desperate men. They never meddle with them on ordinary occasions. They are seldom disturbed by the desperadoes, or resisted if they make an arrest. It is well known that the detectives go armed, and have no delicacy in the use of weapons. They are selected for their personal bravery no less than for their intelligence and integrity. The detective, with the button in his pocket, visited more frequently these haunts than he was accustomed to. The burglars knew something was the matter; but as the detective said nothing and molested no one, the rogues were not disturbed. One evening the detective stood at the door of one of our low places of amusement. A man passed him who had peculiar buttons on his coat. The buttons resembled the one the officer had in his pocket. He was sure that he had found his man. He followed him to his seat, sat down beside him, and seemed intent on the play. He was not so intent, however, but that he saw that the party he was watching had one button less on his coat than he ought to have. He immediately left his seat, went outside, and made arrangement for aid to make an arrest. He came back to his seat, touched the astonished stranger on the shoulder, and invited him outside. Here a corps of

policemen were waiting to receive him, and he saw that resistance was useless. Knowing that the man could not be held an hour with no proof but a button, the detective set himself to work to get the goods. He accused the man of the robbery, showed him how it was done, and hit the case so exactly that the burglar believed that some of his confederates had made a confession. He led the officers to the spot where the goods were concealed. The party was tried and sent to the State Prison for a term of years. The button did more than that. The arrest of this man put the detectives on the track of other burglars. They followed up the matter for months, broke up a den of the most desperate robbers, lodged many of them in prison, among whom was the famous Bristol Bill of England.

A SHADOW ON THE PATH.

Small sums of money from time to time were taken from one of our city banks. No clew to the robbery could be found. A detective was consulted: he said that the robber was in the bank. A watch was put on all employees, but in vain. The money continued to go. The affair was put into the hands of a detective. All unknown to the clerks, this officer visited the bank at all hours, came in various disguises and under various pretences. He was satisfied that the robber was in the bank, and he fastened on one of the clerks as that individual. He followed the clerk fourteen days, at the end of which a written statement of the whereabouts of the clerk was presented to the bank. It was a perfect curiosity. The detective had not lost sight of the whereabouts of the young man a single hour. The

clerk lived out of town. The detective rode on the cars with him every day. He sailed on the boats, walked in the country, rode in the city. Every place the clerk went into was written down, how long he staid, what he ate and drank, and whom he talked with. A description was given of each person he talked with, the places of amusement he visited, and what he paid out. Among other things the record told, was his visits to gaming and other houses; what time he went to bed; and twice he rose at two in the morning, left his house, and met certain parties, who were accurately described. How a man could be followed fourteen days, especially in the country, all that he is doing be known, everybody he speaks to described, and the man watched be ignorant of it, is one of the mysteries of the detective system. The clerk was called into the president's room and charged with the peculations. He was overwhelmed with the accuracy with which his coming in and going out were noted. He confessed his guilt. The directors were merciful, and did not subject him to a criminal prosecution.

PRIVATE DETECTIVES.

The success of detectives in criminal matters, as a part of the police, has created a private detective system, which is at the service of any one who can pay for it. It is a spy system,—a system of espionage that is not creditable or safe. Men are watched and tracked about the city by these gentlemen, and one cannot tell when a spy is on his track. A jealous wife will put a detective on the track of her husband, who will follow him for weeks if paid for it, and lay before her a

complete programme of his acts and expenditures. If a man wants a divorce, he hires a detective to furnish the needed evidence. Slander suits are got up, conducted, and maintained often by this agency. Divorce suits are carried through our courts by evidence so obtained. Sudden explosions in domestic life, the dissolution of households, and family separations, originate in this system. It is not very comforting to know that such shadows are on our paths.

THE HUMANITY OF DETECTIVES.

It is difficult to deceive a criminal detective. He can read a man at a glance. He knows a bogus story from a real one. He can tell a hardened criminal from a novice. Pilferings were constantly going on from one of our leading banking houses. As usual a detective was called in. He immediately selected the criminal in the person of a young clerk, who was bright and talented, came from an excellent home in the country, and up to that time had borne an unblemished character. The banker scouted the idea that the young man was a criminal. The clerk was called in, and to the sorrow and astonishment of his employer he confessed the thefts. The ugly secret was known only to the banker and the detective. The detective interceded for the young man, pleaded his home education and principles, the sudden temptations that surrounded him, his capacity to make a useful man, while, if he was discharged, his crimes would become public, his character be ruined, and he become a criminal, to end his days in prison. Impressed with the representation, the banker decided to give the young man a trial. He

called him again into his presence. "I will not dishonor you," said the banker; "I will not discharge you. I'll keep you, and if you will let me, will make a man of you." He then showed him how he carried on his business; that even a penny could not be abstracted and the cash account not show it. The young man replied, "Your humanity shall not be misplaced." The other day this young clerk was elected cashier of a bank, and his old employer became his bondsman. A young man, bright and talented, placed in unusual temptation, was rescued from ruin, saved to his country and saved to himself, by the humanity and wisdom of a detective.

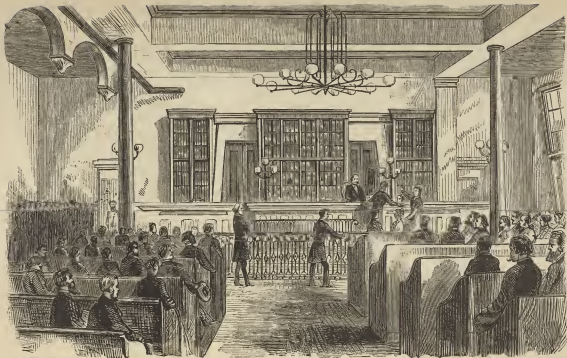
THE OTERO MURDER.

No case was ever more finely worked up than this. A stranger was found brutally murdered in one of the parks of Brooklyn. No clew to the murderer could be found. The chief of the detective department detailed his best men on the case. A pair of gloves were found near the place of the murder, with a slash on the back of one of them: that was all. An Italian steamer was to sail for Italy, and crowds of Italians were on the wharf taking leave of their friends. The detective sauntered down, for no particular reason. He went on the deck of the vessel, but saw nothing particular to interest him, and went again on the dock. Just as he was preparing to leave, he saw a man coming towards the vessel. Before the approaching man had come near enough to the officer to be spoken to, the detective had taken an inventory of him. There was nothing about him suspicious but his hands. He had on a pair of new gloves quite too large. The way in which he

held his hands showed that something was the matter with them. His face indicated agony. The fatal gloves found near the body of the murdered man in the park were in the pocket of the detective. He felt certain that the approaching stranger had something to do with the murder. He was at once arrested, his gloves removed, his gory hands laid bare, and the cut was found to correspond with that in the gloves. The imprisonment, trial, and punishment are well known. As a part of the great governing power of the land, the detective system is powerful, effective, silent.

THE HULL MURDER.

Early one morning in June, 1879, in a fine residence in Forty-Second Street, near Fifth Avenue, an old lady was found tied hand and foot in her bed, where she had been smothered with a pillow. Her valuable rings had been torn from her fingers, and her jewel casket had been plundered. This murder in a fashionable neighborhood, guarded by private watchmen as well as the police, created the profoundest sensation New York had known for years, and for several days the best detectives were completely baffled by the mystery. The murderer, a negro named Chastine Cox, formerly a servant of Mrs. DeForest Hull, whom he killed and robbed, was finally detected and arrested in a negro church in Boston, was speedily tried in New York and sentenced to be hanged.



TOMBS, SUNDAY MORNING

XIV.

THE TOMBS ON SUNDAY MORNING.

HOW THE PRISON LOOKS. — INSIDE VIEW. — THE COURT-ROOM. — THE JUDGE ON THE BENCH. — DIVINE SERVICE.

HOW THE PRISON LOOKS.

THE City Prison is located on Centre Street. It occupies an entire square. It is a low building, looking not unlike the Bank of England. The portion of the prison which appears to the eye of the passer-by is really the prison wall. The interior is a quadrangle, filled with cells, several stories high. There are three prisons, one for men, one for women, and one for boys. In the yard directly in front of the matron's apartment is the site on which the gallows stands when criminals are hung. The prison is of white granite, built in the Egyptian style of architecture, and hence its name — The Tombs. It was built under a resolution of the Common Council, passed in 1835, when an appropriation was made of two hundred and fifty thousand dollars. It is the smallest city prison in America, and wholly inadequate to the necessities of New York. It contains various court rooms. It is a house of detention and a jail. It is a gloomy structure, very safe, and kept scrupulously clean. The cells are small, and are lighted by an

oblique cut in the wall, which prevents the common prisoners from looking out. Over the main entrance are five or six comfortable cells commanding a view of the street and all that passes. Here aristocratic rogues are confined, such as Jenkins, Ketchum, and other rascals whose crimes are heavy enough to allow them to live in style while in prison.

INSIDE VIEW.

The Tombs is a suggestive place at an early hour on Sunday. Saturday night is a "gala day" with the low city population. With money in the pocket, and no work to do the next morning, men crowd the drinking places, break the peace, and are arrested by the wholesale. There is a room in the prison known as the Bummers' Cell. It will hold about two hundred. In it persons arrested on Saturday night are confined. Here are to be found all characters, classes, conditions, and ages; drunkards, brawlers, rioters, boys, men, some well-dressed, some on their first spree; well-to-do mechanics, even respectable citizens, with men crazed by bad rum, or yelling with delirium tremens, making a Pandemonium not found outside of New York. The court room juts into the prison yard, and the prisoners are brought before the justice through a rear door, and are not carried outside at all. The court opens at six o'clock on Sunday morning, and a large part of the prisoners are discharged. Many of them are arrested without cause; though the captain at the station-house is satisfied of that fact, he can discharge no one. He must lock up all who are brought to him. The innocent and the guilty pass the night in the station-

house, to be discharged, if discharged at all, by the justice the next morning.

THE COURT-ROOM.

Justice Dowling, who died a few years ago, was a remarkable man. He was short, very bald, with brilliant dark eyes, very prompt and decided. The following was the invariable scene in court: Before the judge is brought a motley crowd. He inquires into each case, and is judge, jury, and counsel. He decides at once, as the prisoners come before him — fine, imprisonment, or discharge. He reads intuitively the characters, knows when the parties are telling the truth, has sympathy with the poor creatures who are on trial, leans to the side of mercy, stands between the prisoner and the oppressor, becomes an advocate when the complainant is disposed to be crushing, and with the advice he gives, his warnings and admonitions, and even in his judgments, he sits more as a father than as a stern judge. Nearly all the arrests are for drunkenness, or for crimes growing out of it. Well-to-do men and very good-looking women from the rural districts, who come in to see the sights, get tipsy, and visit Judge Dowling before they leave the city. If parties are drunk, and not disorderly, they are invariably discharged. Parties who are arrested for the first time, or who are not known to the police as having been arrested before, are discharged. Wit, humanity, and good nature, with strong common sense, unite in the judge. Persons frequently make complaints from revenge. Women come to complain of their husbands, and husbands of their wives. The keen, discriminating

judge turns the tables, and often sends the prisoners out of court, and the complainant into the cells. When the order is given to bring in the prisoners, it is a sight to see. A hundred or two come in with a rush. Young women in the latest style of dress, a little the worse for a night in the Tombs; old men tattered and torn, hatless and without shoes, looking as if they had escaped from Bedlam; battered and dilapidated women, with black or bloody eyes; women whose faces have been beaten to a jelly by their husbands; boys of thirteen, hardened as if they had graduated from prison; young clerks handsomely dressed, with flashing jewelry; respectable men, standing well in society; burglars, thieves, pickpockets, black, tawny, and white, of every nationality, and in every possible condition, all huddled together, to answer for misdemeanors or breaches of the peace.

THE JUDGE ON THE BENCH.

The roll before the judge contains the name of every person arrested, or such name as he chooses to give. As his name is called, each party stands up before the judge. The officer gives his testimony, the prisoner tells his story, and the judge decides whether the party shall be discharged, be fined, or be remanded to his cell for trial at the Court of Sessions. It is a curiosity to study the face, hear the testimony, and listen to the administration of justice. Two maidens from the sidewalk are brought up, with their veils down and faces hid. To the stern command of the officer in charge the veil is lifted, if not, the veil comes off, bonnet and all. The girls were fighting at the

corner of the street, and would not move on. "You have made it up," said the judge; "then shake hands and go." An old rum-soaked woman pleads for mercy. "No; I'll send you up. It will do you good, and take the rum out of you." A young girl of sixteen begs to be allowed to go home; she only got a little tight, she says. "Well, go, but don't you come here again." But she does not go. The next case called brings her up on to the stand again. "Didn't I tell you to go?" said the judge. "Yes, sir; but I want to take my friend with me. She was no worse than I was." "Then you are not content to go by yourself?" "No, sir. It won't hurt your honor to be kind to the poor girl." "Well, go, and don't you let me see either of you inside this court again." And away they go, locked in each other's arms, dancing out of the door. A man complains of a dilapidated-looking woman for breaking every window in his house. "What did you do to her to induce her to do that?" the judge says. "Nothing. She wanted to stay in my house, and there was no room, and I turned her out, and then she broke my windows." "What sort of a house do you keep?" "A boarding-house." "Yes, I know what sort of a boarding-house you keep. You live on the blood and bones of these poor creatures, and when they can't serve you any longer, you kick them into the street. You ought to be ashamed of yourself, a great, big, burly fellow like you engaged in such business. She broke your windows, did she? She ought to have broken your head. If you are ever brought before me, as you will be very soon, I'll send you to the penitentiary. Now clear out. I won't hear a word

from you." To the criminal he says, "I shall have to commit you for a breach of the peace. But if you break any more windows, I shall send you to the penitentiary." A man is arrested for beating his wife. Her face is pummelled to a jelly. When asked for her testimony, she says, with trembling, "I don't want to harm him." "Can you support yourself?" the judge asks. "O, yes, your honor. I have to support myself, and him too." "Then I'll send him where he won't beat you any more, for six months at least." A woman brings a charge against her husband for beating her. The husband admits the chastisement; but he has four small children, his wife gets drunk every day, and pawns the bread off of the table for rum. "Well," the judge says, "it is a hard case, but you mustn't strike your wife. If she gets drunk again come to me. I'll send her where she can't pawn your bread."

And so the trials go on. Full two thirds are discharged. With many it is the first offence. With others a night in the prison is punishment enough. Many belong to the navy: they are sent to their ships. Many live in Jersey, Hoboken, Brooklyn, Harlem, Mott Haven. They promise to leave the city and never come back, and are generally escorted over the river. I doubt if anywhere else justice is meted out in such generous measure as in the Tombs. Hardened villains, and real scamps and rogues, have little chance; but the poor creatures who have no one to care for them have a friend in the judge. Often a gleam of sunshine lights up the dreary room, and the laugh goes round. He sends a prisoner out to find the witness who fails to come and testify against him. Somebody's kitchen

misses a cook on Sunday morning. She appears before the judge, well dressed, but very much ashamed. "Do you suppose you can find your way home?" the judge says to her. "Well, go, but don't do that again." To another, "Go; but if you come here again, I'll send you to the penitentiary." So with caution, entreaty, expostulation, and judgment, justice is administered at the Tombs.

DIVINE SERVICE.

The Sisters of Charity have the women and boys under their charge. They have a fine chapel in the upper part of the Tombs all to themselves; no one is allowed to disturb them, and visitors are excluded. The Protestant worship is without chapel or room for service. The preacher stands on the platform of the corridor, and the bummers are brought from their cell and placed in the lower part of the long hall-way. Some sit on the few benches that are provided, some sit on the stone floor, many stand. The prisoners in their cells cannot be seen by the preacher. They can hear or not as they please. Company is allowed in the cells during service. The hum of conversation goes on; the prisoners read, smoke, or write; walk, sit, or go to bed. Besides the iron-grated door which the keepers lock, there is an inside, closely-fitting wooden door, which the prisoners can shut if they please, and which they often do. If the preacher says anything they do not like, they throw it to, with a slam. A little shelf, screwed on to the iron railing of the platform, makes the pulpit. There is no music, no singing, nothing attractive. The service is constantly interrupted by the business of the court. Prisoners are called for

their names shouted out, and they are brought down from one tier of cells to another, for trial or discharge. The buzz of talk is heard, the yawning of the weary, the prisoners mocking or imitating the preacher, and blending with all this is the yell of the maniac and the howl of the victim of delirium tremens. The contrast between the Catholic service in prison and the Protestant is very marked. The Catholic worship is made attractive and enjoyable. Pleasing Sisters of Charity take charge of the services, and able priests minister at the altar. The Protestant worship is as bare, tedious, and unattractive as can be imagined. There is little in it that is tender, affectionate, or winning. It can be, and ought to be, at once improved.

THE PRISONERS.

The Tombs is always terribly overcrowded, and many prisoners who often turn out to be innocent and are discharged are compelled to wait for weeks and even months before they are brought to trial. The prisoners are well fed with an abundance of plain wholesome food, and those who are able can buy such meals as they choose to order from the matron, who "runs" a private kitchen and has made a fortune from the business. Nor is there any restriction to visits, by tickets, from friends, who may bring anything they please, excepting intoxicating liquors. The prisoners can exercise two hours a day in the galleries.

XV.

POLICE FORCE OF NEW YORK.

THE OLD SYSTEM. — ATTEMPT AT REFORM. — UNIFORM REBELLION. — METROPOLITAN SYSTEM. — GENERAL SUPERINTENDENTS. — THE POLICE AT THEIR WORK. — THE HARBOR PRECINCT. — HEADQUARTERS. — THE FULL POLICE FORCE. — THE OFFICIAL STATEMENT.

THE OLD SYSTEM.

No city in the world, except London and Paris, has a police which, in efficiency, discipline, and character, equals that of New York. It took many years, many experiments, and many changes, to perfect the system. Previous to 1844, New York was guarded by the "Old Leather-heads." This force patrolled the city at night, or that part of it known as the lamp district. They were not watchmen by profession. They were cartmen, stevedores, porters, and laborers. They were distinguished by a fireman's cap without front (hence their name, *leather-heads*), an old camlet coat, and a lantern. They kept out of harm's way, and did not visit the dark portions of the city. Thieves and rogues were advised of their locality by their crying the hour of the night. The whole city above Fourteenth Street was a neglected region. It was beyond the lamp

district, and in the dark. Under Mayor Harper an attempt was made to introduce a municipal police, uniformed and disciplined, after the new London system. Popular sentiment was too strong to make the attempt a success, but it was a step in the right direction, and produced good results. The old watch system was abolished, and a day and night police created for one year as an experiment. The force had miscellaneous duties to perform. Policemen were to keep the peace, light the street lamps, be dock-masters, street-inspectors, health-officers, and fire-wardens. The police were in the hands of the mayor and aldermen. They did the will of as unscrupulous and corrupt a band of men as ever held power — men who were unscrupulous partisans and politicians. The guardians of the city were the tools of corrupt and designing men: a terror to good people, and an ally of rogues. Citizens slept in terror, and all New York arose and demanded a reform.

ATTEMPT AT REFORM.

Mr. Havemeyer became mayor. His first work was to rescue the police from the hands of politicians. He was a Democrat, and did not want the odium of failure to fall on his party. Selecting good men from all parties to be on the police, he wanted the government to be composed of Whigs and Democrats also. Of the newly-constructed force, George W. Matsell was made the chief. Rigid rules were made for the appointment of policemen. Applications must be made in writing, with recommendations from well-known citizens. The antecedents of candidates were inquired into, and they were examined in reading, writing, and physical sound-

ness. A vigorous and efficient body of men became guardians of the city. The police wore no uniform or badge of authority except a star.

After a number of years the police force became, as before, the tool of corrupt politicians. Their fidelity was tampered with, and their efficiency marred. The board of aldermen, the most corrupt that New York ever knew, made the force an instrument of their will. The police were in their power, and they could break them at will. The aldermen interfered directly with the execution of justice. They were magistrates as well as aldermen. The rogues of the city were their friends. If the police made arrests, the aldermen discharged the prisoner, and probably punished the officer. Nothing was safe in New York, and general alarm prevailed. Great crimes were openly committed and unpunished. The people cried to the Legislature for relief, and the police were taken out of the hands of the Common Council. They were put into the hands of a commission, composed of the recorder, the city judge, and the mayor.

UNIFORM REBELLION.

The new commission decided to uniform the force. The police refused to wear it. They were no serfs, they said, and would wear no badge of servility to please any one. Politicians, mad that their power was gone, fomented the discontent, strengthened the rebellion, and promised to stand by the police in their defiance of law. An indignation meeting was called, and the arbitrary and servile order denounced. Mayor Westervelt and Recorder Tillon, the commissioners,

were men not to be trifled with. They dismissed at once every man connected with the meeting. The refractory men denied the right of the commission to dismiss them. They appealed to the court, and after an exciting and almost turbulent hearing, the dismissal was sustained.

While honest men filled the office of mayor, recorder, and judge, the force was efficient; but when bold, unscrupulous, and corrupt men bore rule, the worst days of the police came back, and they became again mere tools of personal and political ambition. The people again, without distinction of party, cried to the Legislature for relief.

METROPOLITAN SYSTEM.

It was necessary to take the police out of the hands of New York officials, who depended on rogues and rascals for their nomination and election. The low foreign population of New York, keepers of dens of infamy, the depraved, the dissolute, and the violators of law, who, in the vilest places, nominated the highest officers, and who could elect men or defeat them, would not be much afraid of officers who could be dismissed or discharged at the beck of their friends. So the Metropolitan District was created, including the City, Brooklyn, Richmond, King's, a part of Queen's, and Westchester counties, making a circuit of about thirty miles. The authority was vested in a board of commissioners, composed of five citizens, and the mayors of New York and Brooklyn, the board to be under the control of the Legislature. Fernando Wood was mayor of the city. He saw the aim of the new law, and resolved to resist it. The old board held over, and re-

fused to resign. Mr. Wood inaugurated civil war on a small scale. He gathered the old force into the City Hall, and resisted unto blood. The old police, having nothing to hope from the new order of things, joined Mr. Wood in his defiance of law. The resistance took a political shape. The whole city was excited. It was said that the gutters would run with blood. A riot broke out in the Park. The Seventh Regiment, marching down Broadway to embark for Boston, were halted in front of the City Hall, and grounded their arms, ready for a general fray. The case was taken into the courts. Charles O'Connor, who defended Wood, pledged his professional reputation to the crowd that the Court of Appeals would sustain his client. The police bill was pronounced constitutional, and Mr. Wood appeared and took his seat at the board as one of the commission.

GENERAL SUPERINTENDENTS.

The efficiency of the new order of things would depend very much upon the general superintendent, who was the executive officer. The choice fell on Frederick A. Talmadge, formerly recorder of the city, an upright, honest man, but with scarcely an element that made him fit to command a force of eighteen hundred of the shrewdest men in the state. Mr. Amos Pilsbury succeeded Mr. Talmadge. He was in charge of the State Penitentiary at Albany. As a manager of criminals he had no equal. The penitentiary of which he was warden was the model penitentiary of the land. His power over desperate men made him famous in all quarters of the civilized globe. Men came from the principal cities in Europe to examine

this wonderful institution. The penitentiary was as neat as a Quaker seminary. No millionaire could boast of a more elegant garden. The discipline was marvellous, and the economy by which the institution was managed exceeded all praise. The State Pauper Establishment, at Ward's Island, was conducted in a most extravagant style. Captain Pilsbury was called down to reform the concern. He produced a change as by magic. He knew to a farthing what would support life, how much a pauper ought to eat, how many should sit around the keeper's table, and what it should cost to supply it. He bought every cent's worth that was used on the island. He set hearty, fat, and idle paupers to work. He made everybody earn his own bread. The sick and the indolent he banished. His success in infusing economy on the island was marvellous. He flitted back and forth between Albany and New York; and to his position and pay as warden he added the emolument and authority of keeper of Ward's Island.

Mr. Pilsbury was elected superintendent of police. If he could manage desperate men in prison, and make money out of a thousand paupers, what could he not do with a police force of eighteen hundred men? He refused the appointment, for his double position and double pay were far better than the three thousand dollars offered by the commission. He was allowed to retain his position at Albany and at Ward's Island, with the compensation connected with each office. To this was added three thousand dollars a year as superintendent. If the whole did not amount to ten thousand dollars a year, the balance was to be made up to him by the commission. His appointment was hailed with

delight. The Harpers published a portrait of the coming man, with a vigorous life-sketch. His progress from Albany to New York was telegraphed. His connection with the force was a lamentable failure. In prison discipline and pauper economy he had no rival; but he had no ability to control a large body of men, shrewd and intelligent. In an hour they measured him, and rode over him rough shod. He divided the board to checkmate Mr. Wood, and formed a ring within a ring all against himself. He took men into his confidence who were agents of his enemies, and who betrayed him. Unable to carry the board with him in his measures, Mr. Pilsbury resigned. He had no chance to display his peculiar talents. As an economist he was not wanted. He handled no money, and his order to the value of a dollar would not be recognized. To marshal men, to move and control them, he had no ability.

John Alexander Kennedy was appointed superintendent in 1860. Important changes had been introduced into the law. The commission was reduced to three. The superintendent, the inspectors and patrolmen had their duties assigned to them. But complaints were made against the discipline of the force. They went without uniform; could not be found when wanted; lounged, smoked, and entered houses to rest; visited drinking saloons, and committed other misdemeanors. A new rank was created. Inspectors were placed over the captains, and made responsible for the good conduct of the men while on duty. They went everywhere, and at all times; watched the captains, examined the books and the station-houses, and reported

every breach of discipline that they saw. Their coming and going were erratic. They turned up unexpectedly, and made summary complaints in all cases where officers or men neglected their duty.

With the new order of things, Mr. Kennedy commenced his official duties. He was offered the position fifteen years before by Mayor Havemeyer. Of Scotch-Irish parentage, small in stature, unobtrusive in his manner, and of few words, he had tact, executive ability, was quick in his perceptions, prompt in his decisions, and of indomitable pluck, and eminently fitted for his position. He was not a man for show. He seldom wore uniform, or any badge of distinction. He was the last man who would have been picked out as the Chief of Police. He assumed command before the new law worked smoothly, when it was maligned, when politicians, who found crime profitable, attempted to make the new system odious. He turned neither to the right nor to the left, but discharged his duties faithfully. He changed the public sentiment, infused military discipline into the corps, so that they moved to a riot in solid columns with the obedience and force of a brigade. The uniform is no longer regarded as a badge of servility, but as an honor and a protection.

THE POLICE AT THEIR WORK.

The London police dare not touch a man unless he has committed some offence, or the officers have a warrant. Well-known thieves and burglars walk defiantly by the guardians of the law, and know that no man can lay finger upon them unless they ply their profession. A dozen robbers and pickpockets may go into a

crowd, or into a place of amusement, and though the police know what they are there for, they cannot touch one of them unless they actually commit some crime. A mob of ten thousand may gather in St. James's Park, with the intent of sacking Buckingham Palace, yet, until they begin to tear down the fence, or do some act of violence, the police or troops have no power to arrest or disperse them. A royal proclamation might do it. So sacred is personal liberty in Great Britain. But our police can arrest on suspicion or at pleasure. They scatter a mob, and bid loiterers pass on or go to the station-house. If a notorious fellow enters a place of public resort, though he has purchased his ticket, yet he will be ordered to leave at once or be locked up. At a great public gathering in the night, say Fourth of July, when tens of thousands of all characters and hues gather together, among whom are the most desperate men and women in the world, the crowd will be orderly as a church, and go home quietly as an audience from the Academy of Music. In the draft riots of 1863, the police marched in solid column against the rioters, and obeyed orders as promptly as an army. They broke the prestige of the mob with their locusts, and scattered the miscreants before the military arrived. The Prince of Wales and Duke of Newcastle expressed astonishment at the ease with which the police controlled the masses. At the reception of the Prince and Princess of Wales in London, the mob overpowered the police, seven persons were killed, and hundreds of men, women, and children crushed. At the exhibition of the Great Eastern in England, pickpockets swarmed by hundreds, and thousands of pounds were stolen. On

the exhibition of the Great Eastern in New York, she was visited by thousands of people, only six policemen were on duty, and not a dollar was lost.

The Metropolitan Police is not large. Besides the officers, the force numbers two thousand one hundred men. In uniform and soldierly bearing; neatness of dress, manliness, and physical vigor; intelligence and courteousness; promptness and energy in the discharge of duty, often unpleasant and perilous, the police of no city in the world can excel the Metropolitan Police of New York.

THE HARBOR PRECINCT.

The police on the water have a precinct by themselves. It renders a most valuable service. Its headquarters are on a steamboat. This boat can be signalled at any moment. It keeps the peace of the harbor, quells mutiny, puts out fires, tows vessels on fire away from other vessels, and rescues vessels in peril. It arrests dock-robbers, and makes river-thieving dangerous business.

HEADQUARTERS.

For many years the headquarters were in the basement of the Almshouse in the Park. Mr. Matsell had one room — damp, dark, and small — and one clerk, and these were enough for the service. A large marble building on Mulberry Street, running through to Mott, five stories high, is the present headquarters. It was built expressly for the police. It contains every convenience that taste, talent, and liberality can suggest, and is the most perfect building of the kind in the world. System, order, quiet prevail, and everything moves like a well-adjusted door on oiled hinges.

Every man has his place, and must be found in it. Thousands daily visit the rooms — officers from a circuit of thirty miles to make reports and take orders; victims to make complaints; men and women, robbed and wronged, to get redress; officers of justice from every city in the Union; detectives from the Old World in search of rascals; policemen on trial, with witnesses and friends; reporters, newspaper men, and citizens generally. But all is quiet. Loud talking and profanity are prohibited. Smoking and the use of tobacco are not allowed. You get a civil answer to a question, and the officers are courteous.

Within reach of the chief's chair is a telegraph, which communicates with every room in the building, with every station-house in the city, with every office in the district, Brooklyn, Staten Island, and Westchester County. Before the robber has done up his bundle, the finger of the chief orders an up-town policeman to make the arrest. On the breaking out of a riot, men are instantaneously marched from every station-house to the gathering. Lost children are found at headquarters. Within an hour after a new counterfeit appears every storekeeper in the city is notified by the police.

Nearly a quarter of a century has passed since the old watch system was broken up, and the old Leatherheads disappeared forever. The present system is the growth of years. The severe but necessary discipline to which the present force is subjected makes it the security and pride of our people. New York is the home of the most daring and desperate criminals, who come from all parts of the world. Over two

thousand men, efficient, brave, and well disciplined, who often face danger and death, guard our homes, make life safe, and property secure. Desperate men know with what vigilance New York is guarded. Should they overpower the police, they know that the electric wires, numerous as the veins in one's body, would communicate with headquarters, and a few sharp strokes on the bell of the City Hall would bring ten thousand bayonets, if needed, to sustain the civil force. To the untold blessings of a strong government New York owes much for her tranquillity and greatness.

THE FULL POLICE FORCE.

The official statement of the entire Metropolitan Police force is two thousand five hundred and sixty-six. Of this number, two thousand one hundred and two are employed in New York. This force is divided into one superintendent, four inspectors, eighteen surgeons, forty-five captains, one hundred and seventy-seven sergeants, ninety-one roundsmen, two hundred and eighty-nine patrolmen on special duty, one thousand eight hundred and forty-eight patrolmen on general duty, ninety-three doormen. Of this force, all but four hundred and sixty are in the city of New York. The incidental duties of the police for a single quarter are thus summed up: Lost children delivered to parents, two thousand nine hundred and ninety-six; abandoned infants delivered to Alms-house, thirty-six; animals found, six hundred and eleven; accidents reported, one thousand two hundred and seventy-two; buildings found open and secured, one thousand three hundred and eighty-six; fires at-

tended, two hundred and sixty-two; reported violations of law, sixteen thousand five hundred and eight; destitute persons lodged, twenty-five thousand eight hundred and nineteen; money received from lodgers when they were able to take care of themselves, one hundred and seventeen thousand two hundred and fifty-five dollars; stolen and lost property in charge of the property clerk, three thousand five hundred and forty lots.

The whole number of the police force varies from time to time. It never becomes smaller, as the constant growth of the city compels an increase of police protection. Since the addition of the large slice from Westchester county to the city, the police force has been extended to cover the territory, and as new streets are opened, lighted, and built up, of course there must be more policemen to patrol them. Many policemen are detailed for special duty at such public places as the Cooper Union, the theatres, and so on. These are called the "soft places," which also include the positions of officers in the different courts. Such places are sometimes, but not always, given as rewards of merit, or to men who have grown old in the force after years of active and effective service.

XVI.

WILLIAM B. ASTOR.

A MAN OF THE OLD SCHOOL.—HIS OFFICE.—MR. ASTOR AS A CITIZEN.—
MR. ASTOR'S SONS.—JOHN JACOB ASTOR, JR.

A MAN OF THE OLD SCHOOL.

MR. ASTOR was the son of John Jacob Astor. To him the fame and fortune of his father were intrusted. He was a tall, heavy-built man, with a decided German look, a countenance blank, eyes small and contracted, a look sluggish and unimpassioned, unimpressible in his feelings, taciturn and unsocial. He had his father's ability for acquiring property. His habits were very simple, and mode of life uniform. He rose early, and did his private correspondence before breakfast, which meal he took at nine o'clock. He lived in Lafayette Place, and usually walked down to his office in the morning. There was nothing about him to attract attention. He could not be distinguished from the crowd anywhere. In church he might be taken for a college professor; on 'change, for a merchant who had very little interest in what was going on. He belonged to a race of merchants, fast dying out in the city, who attend to their own business. This "attention" made him vastly richer than his father.

HIS OFFICE,

On Prince Street, just out of Broadway, is a plain, one-story building, looking not unlike a country bank. The windows are guarded by heavy iron bars. Here Mr. Astor controlled his immense estate. In 1846, Mr. Astor was reputed to be worth five millions. His uncle Henry, a celebrated butcher in the Bowery, left him his accumulated wealth, reaching half a million. By fortunate investments, and donations from his father, his wealth was increased nearly ten-fold. The property is mostly in real estate, and in valuable leases of property belonging to Trinity Church. At ten o'clock every morning Mr. Astor entered his office. It consisted of two rooms. The first was occupied by his clerks. His sons had a desk on either side of the room. In the rear room, separated from the front by folding doors, was Mr. Astor's office. It was plainly and scantily furnished, but it was open to everybody. On entering the outer office, Mr. Astor was plainly in sight, sitting at his table. His room was guarded by no porter; no introduction was necessary. You saw before you a heavy-moulded, large man, who put on no airs, asked no questions, said nothing till your business was announced. He heard what you had to say, and in the fewest words gave you an answer. To annoy him with a long talk was simply impossible. He was curt and decided, and was as chary of his words as of his dollars. He knew every inch of real estate that stood in his name, every bond, contract, and lease. He knew what was due when leases expired, and attended personally to the matter. No tenant could expend a

dollar, or put in a pane of glass, without his personal inspection. His father sold him the Astor House for the sum of one dollar. The lessees were not allowed to spend one cent on that building without his supervision and consent, unless they paid for it themselves. In the upper part of New York hundreds of lots can be seen enclosed by dilapidated fences, disfigured by rocks and waste material, or occupied as gardens; mostly corner lots. These are eligibly located, many of them surrounded by a fashionable population. They give an untidy and bankrupt appearance to the upper part of the city. Mr. Astor owned most of these corner lots. He would sell the centre lots, but kept the corners for a rise. He would neither sell nor improve them. Frequently men called, and announced some great improvement in the vicinity of his up-town property. They were about to build a church, or put up some public institution, and asked of him a subscription. He usually gave nothing. He knew that no parties can improve the centre of the block without benefiting the corners. He knew that the improvements would go on whether he gave or not. He left the giving to others, while he enjoyed the profit.

MR. ASTOR AS A CITIZEN.

He was very unlike his father. He had none of the genial, hearty, and contagious vivacity that marked the elder Mr. Astor. He had none of that love of trade and enterprise of his father. He sat in his office, which had the general air of a house of detention, day after day. His business was with investments. He made them wisely, and quietly waited for the advance. He was

sombre and solitary, dwelt alone, and mixed little with general society. He was liberal on special occasions; gave little to general charity, abhorred beggars, and was a man with whom solicitors did not care to waste words. Politicians could not bleed him. He answered his father's wishes by additions to the Astor Library, and never bound himself up with the educational or benevolent enterprises of the day. Business hours over, he locked his desk, and turned from his office into Broadway. He seldom rode. At a given hour, each afternoon, he could be seen joining the up-town throng on the pavement, walking towards his home.

He lived in princely style in a mansion built for him by his father, adjoining the Astor Library. He was very frugal in his living, rarely touching a glass of wine. During the season he gave dinners frequently to his friends, than which none were more elegant in the city. His gold plate, servants in livery, the delicacies of the season, made the Astor dinners a specialty in New York. Mrs. Astor was the daughter of General Armstrong, Mr. Madison's Secretary of War. She was one of the most accomplished and benevolent ladies in the city.

MR ASTOR'S SONS;

John Jacob, and William B., Jr., did business with their father. The eldest, John Jacob, is a large-framed, heavy-moulded man, resembling his father. William B. is a small, slim man, with raven black hair, resembling his mother. They are rich in inherited wealth, and are rich in wealth that they have accumulated. They live in fashionable style on Fifth Avenue. They are first-class business men. No banker and no clerk in New

York goes more regularly and systematically to business than do these same men. They unite the genial vivacity of their grandfather and the sturdy adherence to business of their father. Every day they can be seen walking down to their business in Prince Street, to which they attend as devotedly as if their support and fortune depended upon it. They are seldom separate, and at the close of business they walk up together with the crowd from Prince Street. When their father died, they took his immense business, with which they were well acquainted, and carried it on in the same manner in which it has been conducted since the death of their grandfather. They are very liberal, and made great contributions to the Union cause during the civil war. John Jacob entered personally into the conflict, became a member of the staff of the commanding general, and was in many deadly conflicts.

JOHN JACOB ASTOR,

The senior brother of William B. Astor, inherited the name of his father. He was an imbecile from his birth. He was tenderly cared for while his father lived. A fine mansion — including an entire block on Fourteenth Street, with stables, grounds, and fine gardens, coaches, horses, and servants — was provided for his comfort. Whoever else was cared for, this son must not be neglected. The whole property of Mr. Astor was charged with this trust. A physician was chosen as his guardian. He lived in the mansion, enjoyed its elegant appointments, had his table furnished, and servants and carriages provided. Under his eye Mr. Astor was quiet and docile as a child. But

he could not be left. In the contract made, the guardian had permission to go to church without his charge. But to all other places—concerts, lectures, theatres, social visits, parties, up town, down town, travelling, or at home—the two were together. Walking a little behind the physician, Mr. Astor could be seen daily in the streets of New York. If disposed to be turbulent, or noisy, or rude, all the physician had to do was to lift his finger, and say, “Astor, be a man!” and he would subside at once. He was not obliged to sleep with Mr. Astor at night, but the door of his room, which connected, was always kept open. Besides the house and perquisites, the physician was paid a salary of five thousand dollars a year.

On the death of his father, William B. Astor thought the compensation too much. He thought the comfort of his brother could be secured without such an outlay. He notified the doctor, who had had his brother in charge for so many years, that he should reduce his salary. The physician resigned, and a new guardian was placed over the brother. The removal of his old friend transformed him. He became wild and furious. Like the man among the tombs, no one could tame him. He smashed the windows, broke up the furniture, destroyed everything he could lay his hands on. He was a man of immense size and great natural strength; and now that he was maddened, he was as furious as a wild beast. In terror the family fled to the old guardian for relief. He refused to return. Out of love for John Jacob Astor, he had for years denied himself every comfort, and been a slave to his son. He had been dismissed from mercenary motives, and

he chose not to renew the engagement. The maddened man could not be controlled. In the lull of his paroxysms he moaned for his old friend. At length the doctor relented. He would go back for a salary of ten thousand dollars, secured to him for a term of years. The bargain was closed. The old eye and the familiar voice subdued the patient, and there was no outbreak afterwards.

THE THIRD JOHN JACOB.

William B. Astor died in New York, Nov. 24, 1875, aged 82. He left an estate of full fifty million dollars, half or more of which was in real estate in the city, and the rest in State, city, and national bonds, and railroad stocks. His will gave to the Astor Library, for which his father bequeathed \$400,000, and to which William gave in his lifetime \$250,000, about \$250,000 more. During his life he gave liberally to a few charities, notably \$50,000 to St. Luke's Hospital, and his will gave a legacy of \$10,000 to the American Bible Society, with some lesser bequests to other societies. With liberal bequests to his son William and to his grandchildren, the great bulk of his property was willed to his eldest son, John Jacob, who is now the head of the house and the representative of the great and always growing Astor property. With his brother, he erected as a memorial to their father the magnificent reredos in Trinity Church, at a cost of \$50,000.

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XVII.

JACOB BARKER.

HIS COLORED RELATIVE.—NEGRO ENTERPRISE.—BARKER AT THE NORTH.—
BANKER OUTWITTED.—DERMATOLOGY.

THIS notorious financier has done a large business on the street, and is well known in all the financial circles. A gentleman in Bond street claims to be his grandson, and there is a romance about the affair of no common order. The citizens of New York hear through the press of Doctor B. C. Perry, Dermatologist. He advertises more largely than any doctor in America except Helmbold. He is not a black man—he is not a white man; he is half Indian and half negro. His grandmother was an Indian doctress in Rhode Island, of much celebrity, and there Dr. Perry was born. He inherited the reputation and some of the skill of his grandmother, and though bound out as a servant he aspired to better things. At twenty-one years of age, with a capital of two hundred dollars which he had saved from his earnings, he set up in New Bedford as a barber. He married, and in connection with his shop his wife opened an establishment for millinery, to which was attached a department of hair dressing for ladies. His business as a hair dresser made him familiar with the diseases of the skin. He

made the subject a specialty, called it dermatology, and set himself up as a doctor in that line. He became a hard student, gave up his barber's establishment, and threw himself on the public. He had great faith in advertising, and spent all he had in that way. Getting up a lecture, he resolved to try his hand where he was not known. He took a hall in Worcester, advertised a lecture, placarded it thoroughly, exhausted all his funds, and was greeted by an audience of ten persons. Among the audience was one man who was interested in the subject, followed him to his hotel, obtained relief, and was of great value to Perry in his subsequent career. He visited Boston, Providence, Lowell, spending in every place in advertising all he made, keeping himself poor, yet confident that some time he would reap a harvest. He attracted attention by his persistent efforts, and laid the foundation for his successful and lucrative business.

He thought it time to open correspondence with his relatives in New Orleans. He wrote a letter to Jacob Barker, claiming a relationship, using a name that was well understood, stating his business, and asking aid. He wrote also a letter to Barker's son, writing his full name, Bela Colgrove Perry. That letter fell into the hands of the gentleman's wife. In neither letter did Perry state that he was a negro. Shortly after he received a letter from Barker promising to meet him at the North—making an appointment of the day and place. Barker had not the least idea who Perry was, and when he introduced himself, met him with unfeigned astonishment. They walked out to the Park, that they might be alone, sat down under the trees,

and the conversation commenced. "You are a negro," said the Banker." "I am colored," was the reply.— "Not very dark. Hundreds as dark as you pass for white men. Now you come to New Orleans; I will take care of you. I have a store that is unoccupied; I will set you up in business; I will stock the store, furnish you with money, and make a man of you. Think of it," said Barker, as he walked away, having placed a small amount of gold in the hand of his relative. Perry did think of it. He saw the trap laid for him, and concluded to remain where he was. He now has a name among the sensation doctors of New York, and has a fine residence, and a very extensive practice. His lotions, pills, and remedies are very popular. He affects style, keeps his servants, and prides himself on his literary taste and elegance. While he was practising in Boston he resolved to carry that city, doctors and all, and he succeeded. He is master of the peculiar practice to which he addressed himself. The first physicians in the country send their patients to him. Self-educated, earning his own living, battling with fortune against fearful odds, he has richly earned the success which has attended his career. He makes money, and in his specialty he stands at the head.

Jacob Barker died in Philadelphia, December 26, 1871, at the advanced age of ninety-two. In New York and in New Orleans, he was merchant, broker, and banker by turns, now very rich and anon almost poor. But he was a shrewd business man, and managed to leave a handsome fortune.

XXIII.

THURLOW WEED.

OPERATOR IN THE STREET.—ADVANTAGES.—APPEARANCE.—POPULARITY.—
TRAITS PERSONAL.

BUT few men have had a more chequered experience on the street than Thurlow Weed. He has made and lost many fortunes, and is still a man of wealth. He has been so long identified with the government, and so intimately associated with its highest authorities, knowing its purposes, plans, and movements, that he has been able to avail himself of the rise and fall of stocks, and to lead all speculators in anticipating the movements of government. A slight thing produces a panic in the street, and a slender clue leads to fortune. A word from the President, a despatch sent to Europe, the closeting of a foreign Minister with the Secretary of State, a bill to be introduced for purposes of the government next month concerning the sale of gold and other matters, affect the market. Though the market be agitated but for a moment fortunes change hands, and those who are in the secret reap a golden harvest. For ten years Mr. Weed has been the confidential friend and adviser of the government. He is shrewd, cool, sharp, and able. Yet the uncer-

tainty and hazard which surround all movements in the street, have attended him.

One of the most famous rooms in the Astor is No. 11. It is on the parlor floor, near the ladies' entrance. It consists of one room and a small ante-room. Save the President's room at the White House, no room in America has had a greater influence on the political destinies than room No. 11. This is the room occupied by Thurlow Weed. He has occupied it for a term of years. Men of mark in the nation and in the world, cabinet officers and foreign ministers, eminent civilians, governors of states and territories, with members of Congress, when in New York find their way to No. 11. In that little room Presidents have been made and destroyed, foreign embassies arranged, the patronage of the nation and state distributed, and the "slates" of ambitious and scheming politicians smashed. Mr. Weed has long been the Warwick in politics. He is eminently practical, keen, and far-sighted. He looks for success, and when his party follows his lead it generally triumphs. Without office, emolument, or political gifts to bestow on his friends, he has more influence with the politicians of the land than any man in America. He has great gifts as a writer. His short, sharp, telling articles, signed T. W., attract universal attention.

He is a marked man about the Astor. He never walks through the corridors but he attracts attention, and the universal inquiry is, Who is that gentleman? He walks generally alone, with a soft, cat-like tread, his head inclined on one side, and as if in great haste. His tone of conversation is low, like one trained to

caution in his utterances, lest he should be overheard. He is tall, with a slight stoop. He carries an air of benevolence in his face, and looks like a man of letters, and would easily be mistaken for a professor, or a doctor of divinity. His modesty and activity are marvellous. He is seldom at rest, but comes and goes like one driven by an impulse that is irresistible. He takes the evening train, and is back to business the next morning. He walks into the dining-room, and before you can say, "There is Thurlow Weed," he has eaten and gone. While he sits at his breakfast at the Astor, he reads the telegraph that announces his arrival in Albany. A message comes to him in cipher. He takes the midnight train for Washington, and before the press can announce his arrival, he is back to his old quarters.

ADVANTAGES.

He took to the daily press as some boys take to the sea. He has great tact in editing a paper, and is one of the best letter writers in the land. He has travelled much, and his correspondence from foreign lands, and from different parts of our own country, is a model of terseness, raciness, and spirit. He appeared to the public as an editor in Rochester. He bought out a half interest in a small paper. The Anti-masonic excitement was then raging. He admitted an article into his weekly, denouncing the arrest and death of Morgan. He wrote an editorial on the same subject. The publication of these articles brought a storm of indignation upon him that sunk his little craft. Mr. Weed thought it not fair that his partner should suffer. He bought out his interest, moved the concern to Albany, and set

up an independent paper. He formed an intimate connection with Governor William H. Seward, now Secretary of State. The two constituted a mighty power in the political world, which continued for over thirty years, controlling the destiny of the state, and dividing its patronage. It was the general impression that Mr. Weed earned the laurels and Mr. Seward wore them. Mr. Seward is very fond of his cigar. In old stage times he generally rode with the driver, that he might enjoy his favorite Havana. While riding one day, the driver eyed the quiet, silent gentleman for some time, and thought he would find out who he was. Addressing himself to Mr. Seward, he said, "Captain, what are you?" "Guess," was the reply. "A farmer?" "No." "A merchant?" "No." "A minister?" "No." "Well, what then?" "Governor." "Governor of what?" "Of this state." "I guess not." "Inquire at the next tavern." Driving up, Mr. Seward asked the proprietor, "Do you know me?" "Yes!" "What is my name?" "SEWARD." "Am I Governor of New York?" "No, by thunder! THURLOW WEED is."

APPEARANCE.

Mr. Weed has held long political rule. He has talent, tact, industry, and shrewdness; more than all, he has heart. To all dependents, however humble, he is considerate. There is not a boy or man on the great lines from New York to the lakes who does not know and love him. A conductor said, "Mr. Weed could send a glass vase to Galena by the boys, and not have it broken." He pays liberally for all favors, and has a peculiar way of attaching persons to himself. To the

lowly, indigent, and unfortunate he is a tender friend. His private life is crowded with deeds of kindness, and a thousand eyes moisten at the mention of his name. At any inconvenience or cost he will serve those to whom he is attached. When he resided in Albany, he has been known to wait hours at night for a delayed train, to meet one who had asked to see him.

TRAITS PERSONAL.

In the days of his great political power he would not always admit distinguished men into his presence, but the lowly could always gain his ear. One day, being greatly pressed with business, he gave orders that no one should be admitted. A senator called. Mr. Weed named the hour that he would see him. The governor called, and a similar appointment was made. A heavy knock brought Mr. Weed to his feet. A colored man, trembling like a pursued fawn, asked to see him. Mr. Weed knew him, had befriended him before, and knew that nothing but stern necessity brought him from home. In his tenderest tones, Mr. Weed bade him come in. He pushed aside his papers, and heard his story, gave him money, and aided him in his flight. He had no time for a senator or a governor, but he had time, counsel, and money for a fugitive negro. And this is but a type of Mr. Weed's private life.

Mr. Weed is very fascinating and genial as a companion. As successful orators put themselves in sympathy with their audience, Mr. Weed has the ability of completely captivating those with whom he converses.

There is an air of frank benignity in his manner, a tenderness in his tone, and he seems so sincere in his efforts to please, that one is captivated with his society. He is one of the best talkers in the country. For more than fifty years he has been the intimate companion of our eminent public men. He has a mass of information, anecdote, incident, and story about earlier days, that is interesting and fascinating. It is his purpose to write the history of men and things as he has known them for half a century. His correspondence with public men, at home and abroad, has been immense. His daughter Harriet, since the death of her mother, has been bound up in her father. His wishes, necessities, and comfort have been her constant study. Many years ago, unbeknown to her father, she gathered, assorted, and indexed all his letters and papers, with every sort of memorandum. Since she commenced the work, each day she has carefully gathered every note and letter. Every piece is labelled and numbered, and carefully entered, by index, in a book, so that Mr. Weed can call for any letter, or paper, or memorandum, as far back as the time of Jackson, and have it produced as readily as any bank can present to a customer his account. Such a mass of private history, embracing a period so full of startling events; such political revelations; such letters from politicians and public men, so racy, so sensational and telling, does not exist in this country anywhere outside of the strong box under the key of Miss Harriet Weed. To bring out the treasures of this chest will constitute the closing life-work of Thurlow Weed. While abroad he was received everywhere with honors.

XIX.

THE FIVE POINTS.

A SCENE AT FIVE POINTS. — LADIES' FIVE POINTS MISSION. — ORIGIN OF THE WORK. — THE FIELD SELECTED. — THE NATIONALITY OF THE LOWLY. — THE MISSION BEGUN. — A WALK AROUND FIVE POINTS. — THE MISSION OF THE BEAUTIFUL. — HOW THE WORK IS SUPPORTED. — SUCCESS OF THE MISSION WORK.

A SCENE AT FIVE POINTS.

As the superintendent of our mission establishment was looking out of his door, he saw a man running up the street, apparently in a state of wild excitement. His coat was off, he had no hat on, and his feet were bare. The superintendent approached him, and led him into his room. He soon sank into unconscious slumber. He remained in this condition an hour. The prayer-bell sounded, and he started in alarm, and cried out, "What's that?" He was told it was the prayer-bell. "Prayer-bell!" exclaimed the man. "Prayer-bell! Do you have prayers in this dreadful locality?" "We have prayers," said the superintendent, and invited the man to go in. He went in, and his sobs and cries so interrupted the service, that it was with difficulty that the parties proceeded. He soon learned where he was: he then made a clean breast of himself.

He was a Western merchant; he had a load of butter on the way to Boston; he was a man of good standing at home; a class leader in the Methodist church. Having leisure, he took a stroll around New York to see the sights. A respectably-dressed and good-looking woman asked him to treat her. As he wanted to get material for a letter that he was to send home, he thought that a compliance with her request would enable him to see a side of life that he could not otherwise see, so he went in to treat. Having drunk, she insisted upon treating him. A teetotaler at home, he complied with her invitation, and drank. From that time till he was awakened by the prayer-bell he had no distinct consciousness. He had an indistinct recollection of being led down some dark, damp steps. He had over one thousand dollars in money with him, and he recollected taking that out. Money, watch, hat, coat,—all were gone. “Can’t I get my money and my coat?” he asked. “Yes,” said the superintendent, “I can get them for you, but you must go before a magistrate. Your name, place of business, and all about you, must come out and be blazed in the papers.” “Then let it all go,” he said; “I had rather lose my money than my good name.” Money was furnished him; coat, hat, and shoes were supplied, all of which he promptly paid for when his butter reached Boston. His search for things to put into a letter was so amply rewarded, that he will not probably try it again. New York is said to be a very wicked place, full of traps and gins, pitfalls and snares; but gentlemen from the country are the persons who generally fall into them.

LADIES' FIVE POINTS MISSION. — ORIGIN OF THE WORK.

Thirty years ago a few ladies assembled in a brown-stone mansion up town, to consult on the best methods of reaching the destitution of the city, and doing missionary work. One of them suggested that it would be better to go where the poor and neglected children really were, and proposed to open a mission at Five Points. It was then a dangerous locality, full of bad men and bad women, the resort of burglars, thieves, and desperadoes, with dark, under-ground chambers, where murderers often hid, where the policeman seldom went, and never unarmed. A person passing through that locality after dark was sure to be assaulted, beaten, and probably robbed. The noise of brawls nightly filled the air; shouts for police and cries of murder brought the inmates from their beds. The proposition that a lady should go into such a locality to do mission work was received with astonishment.

THE FIELD SELECTED.

Persons who perambulate Broadway, on a pleasant day, who look on the elegantly-dressed throng that crowd the pavement, and through the costly plate-glass at the rich goods displayed, would be slow to believe that within a stone's throw squalid want and criminal woe have their abode. Here lie the Fourth and Sixth Wards, so famous in the history of crime in New York. In this locality one walks amid drunkenness, wretchedness, and suffering, within sound of the rumble of Broadway, within sight of the merry, gay, and well-dressed thousands who move up and down this thoroughfare of the city. No pen

can describe the homes of the lowly where the New York poor lodge. It is a region of wickedness, filth, and woe. Lodging-houses are under ground, foul and slimy, without ventilation, and often without windows, and overrun with rats and every species of vermin. Bunks filled with decayed rags, or canvas bags filled with rotten straw, make the beds. All lodgers pay as they enter these dark domains. The fee is from five to ten cents, and all are welcome. Black and white, young and old, men and women, drunk and sober, occupy the room and fill the bunks. If there are no beds, lodgers throw themselves on the hard, dirty floor, and sleep till morning. Lodging-rooms above ground are numerous in the narrow lanes, and in the dark and dangerous alleys that surround the Five Points. Rooms are rented from two to ten dollars a month, into which no human being would put a dog, — attics, dark as midnight at noonday, without window or door they can shut, without chimney or stove, and crowded with men, women, and little children. Children are born in sorrow, and raised in reeking vice and bestiality, that no heathen degradation can exceed.

THE NATIONALITY OF THE LOWLY.

Every state in the Union, and every nation almost in the world, have representatives in this foul and dangerous locality. Its tenant and cellar population exceed half a million. One block contains 382 families. Persons composing these families were, 812 Irish, 218 Germans, 186 Italians, 189 Poles, 12 French, 9 English, 7 Portuguese, 2 Welsh, 39 Negroes, 10 Americans. Of religious faiths 118 represented the Protestant, 287 were Jews, 160 Catholics; but of 614 children, only 1

in 66 attended any school. Out of 916 adults, 605 could neither read nor write. In the same block there were 33 underground lodging-houses, ten feet below the sidewalk, and 20 of the vilest grog-shops in the city. During five hours on the Sabbath, two of these grog-shops were visited by 1054 persons, — 450 men and 445 women, 91 boys and 68 girls.

THE MISSION BEGUN.

Resolved to attempt mission work in this dangerous and neglected locality, the heroic women who founded the Five Points Mission secured a room opposite the Old Brewery. This famous building stood in the centre of the Five Points. It was filled with a vile and degraded population. Over a thousand persons were tenants in the building. The mission-school opened with a group of rude, untamed children. They were lawless as wild Arabs. The Conference of the Methodist Church assigned Rev. L. M. Pease to this station, and here he commenced the great work with which his Home has been so long and so favorably connected. The ladies purchased the Old Brewery, had it pulled down, and on its site erected the elegant Mission House, which has been such a blessing to the lowly. Besides the school-rooms, and chapel for day and Sunday service, the building contains tenements for sober, industrious poor who are well behaved, and here they find, at a low rent, comfort.

About thirty years the lady founders of this institution have carried on their great and good work. They still conduct the work. From this institution the first company of sorrowing and neglected chil-

dren were taken to comfortable Christian homes in the West. The kindred institutions of Five Points House of Industry, and others, were founded by men who were once in the employ, and received their lessons from, the Old Brewery Mission. The whole locality has been changed. Nearly thirty years of work, designed to rescue little suffering childhood, and to do good to the perishing, in the name of the Lord, has produced ripe, rich fruit. The Old Brewery has fallen, and a costly mansion, the gift of Christian munificence, occupies its site. The House of Industry stands opposite. Cow Bay and Murderer's Alley, with rookeries and abodes of desperate people, have passed away. Comfortable tenements occupy their place. The hum of busy toil and industry takes the place of reeking blasphemy. Trade, with its marble, granite, and brown-stone palaces, is pushing its way into this vile locality, and is completing the reform which religion and beneficence began. On a festive day, such as Thanksgiving and Christmas, the ladies welcome their friends to a sight worth travelling many miles to see. From six hundred to a thousand children, homeless, houseless, and orphaned, each with a new suit or dress made by the lady managers and their friends, singing charmingly, exhibiting great proficiency in education, and a wonderful knowledge of the Bible, sitting down to a well-laid table, it is touching to see. Hotels, marketmen, bakers, confectioners, and friends generally, make liberal contribution to feed the little ones. Loaves large enough for a fancy scull on the Hudson, pyramids of candies, and cakes and good things by the hundred weight, dolls, toys, and presents, are abundant so that each little one bears some gift away.

A WALK AROUND FIVE POINTS.

A walk through the streets in the neighborhood of this Mission will show where the materials come from of which it is composed. Forty thousand vagrant and destitute children are in this field. Their parents are foreigners. They are too dirty, too ragged, and carry too much vermin about them, to be admitted to the public schools. Their homes are in the dens and stews of the city, where the thieves, vagabonds, gamblers and murderers dwell. With the early light of morning they are driven from their vile homes to pick rags and cinders, collect bones, and steal. They fill the galleries of the low theatres. They are familiar with every form of wickedness and crime. As they grow up they swell the ranks of the dangerous classes. Our thieves, burglars, robbers, rioters, who are the most notorious, are young persons of foreign parentage, between ten and seventeen years of age. The degraded women who tramp the streets in the viler parts of the city, who fill the low dance houses, and wait and tend in low drinking-saloons, graduate in this vile locality. Over a thousand young girls, between the ages of twelve and eighteen, can be found in the Water Street drinking-saloons. To this same character and doom these forty thousand children are hastening. All around this Mission, children can be seen who come up daily from the brothels and dens of infamy which they call their homes, where women and men, black and white, herd together, and where childhood is trained up, by daily beatings and scanty fare, to cruelty and blasphemy. To rescue them, this Mission Home



STREET SWEEPER

was founded. They are made clean, are clad comfortably, and learn to sing the sweet songs about the Savior and the better land. Nearly twenty thousand, since the Mission was founded, have been rescued from these hot-beds of wickedness, and placed in good homes here and at the West. Many, through the kindness of friends, have been sent to seminaries, from which they have graduated with honor. Not a few are first-class mechanics. Some of these hopeless classes, as the world regards them, rescued by the Mission, are clerks and cashiers in banks, insurance offices, and places of trust. Little girls picked up from the streets, found in the gutter, taken from dens of infamy, brought to the Mission by drunken women,—many of whom never knew father or mother,—are now the adopted daughters of wealthy citizens, the wives of first-class mechanics, of lawyers, and princely merchants. They owe their deliverance from disgrace and shame to the outstretched arms of these Missions.

THE MISSION OF THE BEAUTIFUL.

The work of rescuing the fallen and the lost is no longer an experiment. The rooms in which the children are gathered are quite elegant. The decorations are the gifts of friends. If Mary breaks the alabaster box of precious ointment on the Savior's feet, what right has Judas to find fault? It costs him nothing. She will be quite as ready to aid the poor as if she had not given this costly expression of her love. Without pleasant rooms, music, song, and marks of taste, the lower classes cannot be reached. Few are fitted to labor in such mission work. Patience, a loving heart, and

warm sympathy for the distressed, are essential. A teacher neglectful of her dress, untidy in appearance, harsh in voice, and repulsive in manner, can do little good in this field. The children who compose the Mission come from homes of wretchedness and suffering. They know want, they know brutality, they are familiar with cruelty. They enter a new world when they enter the Mission. Kind voices welcome them; tender hands remove the rags and put on comfortable clothes; they are led to the table, where they take the only meal they ever took without stint and without terror. A beautiful lady receives them at the school-room door. The dress and kind tone make the little wanderer think she is an angel. The child never tires looking at her teacher, her ornaments, her pleasant face, and wondering if she will ever be cross, if she will ever strike her, or turn her out of doors. The piano is sounded, and the child is startled as the full tide of song rolls through the room. She has taken her first upward step in life. Could you hear that swelling chorus, so full, so accurate, so joyous, and your eyes were shut, you would imagine that you were in a cathedral, hearing a choir trained by a master's hand, rather than a few hundreds of vagrant children taken from the purlieus of New York.

To-morrow this little rescued one will sing her first song to the Savior. She will try to be like her teacher, and will make an effort at cleanliness. Then she will fix her hair with her fingers, get bits of faded ribbon or colored tissue paper for a rosette, fastened in its place by a pin ornamented with a glass bead. Lord Shaftesbury helped the working-men of England to rise by encouraging a love for flowers, making what were

called window-gardens, and growing brilliant flowers in the windows of the London poor. The labors of a quarter of a century have proved that next to food and clothing the Mission of the Beautiful is the most reforming of all the agencies now employed in London. The lady who founded Five Points Mission carried out the same idea. She opened her school in this degraded locality with the same dress and ornaments that she wore at church or when she called upon a friend. She was received as a visitant from another sphere. Her influence was at once established, and for seventeen years it has remained undiminished. The miserable homes she visited to bless knew that she could not seek the society of Five Points for her own pleasure. Degraded women heard with wonder the story of the Cross from her lips. They believed her when she said she came to them for His sake who left heaven to die for men, and when on earth had not where to lay His head.

HOW THE WORK IS SUPPORTED.

Over half a million of property has been consecrated to this great work among the neglected, the abandoned, and the lowly. The whole of it has been a voluntary offering to Christ from the benevolent. This Mission has no funds, but relies upon the voluntary donations of food, clothing, and money which are sent in from every portion of the land. The institution is constantly increasing in efficiency, and enlarging its work. Yet the donations keep pace with its extent. The doors are open to all comers, day and night. Railroads and expressmen bring donations free of charge. The beneficence of our land, in the city and in the country, has

a fitting memorial in this dark and terrible locality of the metropolis.

SUCCESS OF THE MISSION WORK.

The leading soprano of one of our largest and most popular churches, who was recently married to the son of a wealthy merchant in New York, was brought to the door of one of the Five Points Mission Houses by a drunken woman, who left her young charge and departed. The little stranger was taken in. She has never known father nor mother: the child of neglect and suffering she evidently was. Scantily clothed with ragged garments, hungry and sorrowful, she found in the Mission the first sympathy she had ever known. She proved to be a bright and cheerful child, and apt to learn. She developed early a taste for music. Kind friends furnished means to cultivate her talent. She has never despised her adopted home, or been ashamed of the friends who rescued her. Had she been born in Fifth Avenue, among the upper ten, her prospects in life could hardly have been fairer.

A REMARKABLE MEETING.

On Thanksgiving Day, four young men and their wives met together for a social dinner. One of them was cashier of a leading New York bank, one of them was book-keeper of a large insurance office, another was confidential clerk in a leading mercantile house, the fourth was a rising lawyer. The wives of all were intelligent and accomplished, and moved in good society. The dinner was given at the house of one of the party. It was a genteel residence, handsomely

furnished. The hand of taste and liberality adorned the dwelling and presided over the table. Those four young women were taken out of the slums of New York, when they were little children, by Christian women. They were removed from the reeking atmosphere of vice and blasphemy, and brought under the genial influences of religion. They were turned from the black pathway that thousands tread to the narrow way of intelligence and purity. The young men were born in the dark chambers of lower New York, where the depraved herd by hundreds. They started life with a training that would have fitted them to swell the crowded ranks of the desperate classes, under which they would perhaps have ended their days in the prison or on the gallows. But a kind Providence brought them within the reach of these Mission Homes, and they were saved — saved to themselves, saved to society, saved to their Savior; for all of them are devout members of the church of God, and earnest laborers in the mission work of the city.

ANOTHER GOOD WORK.

Close by the Mission is the large and commodious Newsboys' Lodging House, where these little street Arabs have good beds, baths, school-rooms, and a large hall for lectures and entertainments. Here they live cheaply and cleanly, and are encouraged to save money. Good places are also found for many of them at the West and elsewhere.

XX.

THE BOWERY.

BOWERY ON SUNDAY. — LAGER BEER GARDENS. — A WALK UP THE AVENUE.

THIS great thoroughfare begins with Chatham Square and ends with Eighth Street. It runs parallel with Broadway, and is the second principal street of the city. Its stores, warehouses, and dwellings are inferior to the great thoroughfare of the city. Bowery has the reputation of cheap trade, without being disreputable. The respectable stores are few. The great mass of traders are foreigners. The Jews are numerous, and have here their headquarters of cheap jewelry, cheap furniture and clothing. Saloons, "free-and-easies," and immense German lager beer gardens are here located. Pawnbrokers flourish, dealers in lottery policies abound. It is the great rendezvous for cheap milliners and small traders.

THE BOWERY ON SUNDAY.

To be seen in its glory, the Bowery must be visited on Sunday morning and night. Broadway is quiet, the lower part of the city still, but Bowery is alive with excitement. The clothing establishments of the Hebrews are opened for trade. Many of this race are

apothecaries, jewellers, and keepers of drinking saloons. These men have no conscience in regard to the Christian Sabbath. Early they are at their places of business. Their stands on the sidewalk are crowded, and, as their custom is, they solicit trade from all passers by. The degraded population who live in the filthy region east of Bowery, from Catherine to Canal Streets, come up on to the pavement of this broad thoroughfare to breathe and drive their trade. Early in the morning troops of young girls can be seen, thinly clad and barefooted, on their way to the dram-shops. These shops are very numerous, and, with the lager beer gardens, are opened early, and are crowded. These places are mostly kept by Germans. The Italians and Irish are also in the business. On the afternoon of Sunday, Bowery, for its entire length, is crowded. At night it is brilliantly illuminated, and the drinking-places are filled by thousands of women, children, and men. The lowest drinking-places, the vilest concert-saloons, negro minstrelsy of the lowest order, and theatricals the most debasing, distinguish the pastimes of the Bowery. These places, open on Sunday, are jammed to suffocation Sunday nights. Actresses too corrupt and dissolute to play anywhere else appear on the boards at the Bowery. Broad farces, indecent comedies, plays of highwaymen, and murderers, are received with shouts by the reeking crowd that fill the low theatres. News-boys, street-sweepers, rag-pickers, begging girls, collectors of cinders, and all who can beg or steal a sixpence, fill the galleries of these corrupt places of amusement. There is not a dance-cellar, a free-and-easy, a concert-saloon, or a vile drinking-place,

that presents such a view of the depravity and degradation of New York as the gallery of a Bowery theatre.

LAGER BEER GARDENS.

These immense establishments, patronized by the Germans, are located in the Bowery. They will hold from a thousand to fifteen hundred persons. The Atlantic Gardens will seat comfortably, up stairs and down, one thousand. All day on Sunday they are filled. People are coming and going all the while. The rooms are very neat, and even tastefully fitted up, as all German places of amusement are. The vilest of them have a neatness and an attractiveness not found among any other nation. The music is first class. A piano, harp, violin, drums, and brass instruments, are played by skilful performers. The Germans visit these gardens to spend the day. They are eminently social. They come, husband and wife, with all the children, brothers and sisters, cousins and neighbors; nor are the old folks omitted. The family bring with them a basket of provisions, as if they were on a picnic. Comfortable rooms are provided for their entertainment. They gather as a family around a table. They exchange social greetings, and enjoy to their bent the customs of their fatherland. They play dominoes, cards, dice; they sing, they shout, they dance; in some places billiards and bowling are added, with rifle shooting. The room and entertainment are free to all. A welcome is extended to every comer. The long bar, immense in extent, tells the story. Here the landlord, his wife, and may be his daughters, with numerous waiters, furnish the lager beer which sustains the



SUNDAY BEER GARDENS.

establishment. The quantity sold in a day is enormous. A four-horse team from the brewery, drawing the favorite beverage, finds it difficult to keep up the supply. A large portion of the visitors are young lads and girls. Those who serve out the beer are girls from twelve to sixteen years old, dressed in tawdry array, with short dresses, red-topped boots with bells attached; they are frowzy, have an unwholesome look, with lines of lasciviousness furrowed on their young faces. So immensely profitable is the sale of lager beer in these gardens, that the proprietors are willing to pay at any time five hundred dollars to any large association who will spend the day on their premises.

A WALK UP THE AVENUE.

Leaving the City Hall about six o'clock on Sunday night, and walking through Chatham Square to the Bowery, one would not believe that New York had any claim to be a Christian city, or that the Sabbath had any friends. The shops are open, and trade is brisk. Abandoned females go in swarms, and crowd the sidewalk. Their dress, manner, and language indicate that depravity can go no lower. Young men known as Irish-Americans, who wear as a badge very long black frock-coats, crowd the corners of the streets, and insult the passer by. Women from the windows arrest attention by loud calls to the men on the sidewalk, and jibes, profanity, and bad words pass between the parties. Sunday theatres, concert-saloons, and places of amusement are in full blast. The Italians and Irish shout out their joy from the rooms they

occupy. The click of the billiard ball, and the booming of the ten-pin alley, are distinctly heard. Before midnight, victims watched for will be secured; men heated with liquor, or drugged, will be robbed; and many curious and bold explorers in this locality will curse the hour in which they resolved to spend a Sunday in the Bowery.

LIQUOR AND LAGER BEER.

If people will drink vile, intoxicating liquors they can find plenty of places in the city. In 1878-9 there were issued 3,797 liquor licenses and 3,944 beer licenses. A beer license costs \$30; storekeeper's, \$50; first, second, and third-class hotels, respectively, \$250, \$100, and \$75. In the same space of twelve months, from May to May, there were made in the city breweries 5,368,720 kegs of lager beer, or 617,402,800 glasses, which, at five cents a glass, brought \$30,870,140. But this is only a part of the amount of beer drank and money paid in New York city every year. The great breweries on Staten Island, in Hoboken, Newark, and other places near by; Rochester, Cincinnati, Toledo, and Milwaukee send enormous supplies, and thousands of bottles of high-priced beer are imported from Germany. The consumption at Coney Island and other resorts in summer is immense, and every year New Yorkers drink beer enough to float a navy.

XXI.

JACOB LITTLE.

PORTRAIT.—THE GREAT BEAR.—ON THE STREET.—REVERSES.—IMITATORS.—CAUSES OF DISASTER.

IN the elegant rooms of the Stock Exchange, hangs the portrait of Jacob Little, the man who now wears, and first wore, the title of the Great Bear of Wall Street. The post of honor assigned to him, on the right of the President, was well won. The history of Wall Street speculation, success, and reverse, could not be faithfully chronicled if the name of Jacob Little were omitted. The picture represents a man in the prime of mature life, tall, slim, with black hair, and an earnest, intelligent look, and eminently fitted for the post he occupied. His lesson is an instructive one. Beginning with nothing, he acquired an immense fortune. Often bankrupt, still pursuing, he held on to one line of operations through all his long and chequered career; regaining his fortune as often as he lost it, and losing it as often as he regained it, he died poor at the last, and, but for the assistance of friends, would have died in want.

THE GREAT BEAR.

Jacob Little originated the daring, dashing style of business in stocks, by which fortunes are made and lost

in a day. He was born in Newburyport, Mass., and early exhibited great tact and aptitude for business. In 1817 he came to New York, and entered the store of Jacob Barker, who was at that time the most shrewd and talented merchant in the city. He remained with his master five years, and completed his financial education. In 1822 he opened an office in a small basement in Wall Street. Caution, self-reliance, integrity, and a far-sightedness beyond his years, marked his early career. For twelve years he worked in his little den as few men work. His ambition was to hold the foremost place in Wall Street. Eighteen hours a day he devoted to business—twelve hours to his office. His evenings he spent in visiting retail houses to purchase uncurrent money. He was prompt, energetic, reliable. He executed all orders committed to him with fidelity. He opened a correspondence with leading bankers in all the principal cities from New York to New Orleans.

ON THE STREET.

Twelve years of industry, integrity, and energetic devotion to business placed Mr. Little at the head of financial operations in Wall Street. He identified himself with the style of business known as "Bearing Stocks." He was called the Great Bear on 'change. His mode of business enabled him to roll up an almost untold fortune. He held on to his system till it hurled him down and beat him to pieces, as it had done many a strong man before. For more than a quarter of a century Mr. Little's office in the old Exchange building was the centre of daring, gigantic speculations. On 'change his tread was that of a king. He could sway

and disturb the street when he pleased. He was rapid and prompt in his dealings, and his purchases were usually made with great judgment. He had unusual foresight, which at times seemed to amount to prescience. He controlled so large an amount of stock that he was called the Napoleon of the Board. When capitalists regarded railroads with distrust, he put himself at the head of the railroad movement. He comprehended the profit to be derived from their construction. In this way he rolled up an immense fortune, and was known everywhere as the Railway King.

He was the first to discover when the business was overdone, and immediately changed his course. At this time the Erie was a favorite stock, and was selling at par. Mr. Little threw himself against the street. He contracted to sell a large amount of this stock, to be delivered at a future day. His rivals in Wall Street, anxious to floor him, formed a combination. They took all the contracts he offered, bought up all the new stock, and placed everything out of Mr. Little's reach, making it, as they thought, impossible for him to carry out his contracts. His ruin seemed inevitable, as his rivals had both his contract and the stock. If Mr. Little saw the way out of his trouble, he kept his own secrets; he asked no advice, solicited no accommodation. The morning dawned when the stock must be delivered, or the Great Bear of Wall Street break. He came down to his office that morning self-reliant and calm as usual. He said nothing about his business or his prospect. At one o'clock he entered the office of the Erie company. He presented certain certificates of indebtedness which had been issued by the corporation. By those certificates the company had covenanted

to issue stock in exchange. That stock Mr. Little demanded. Nothing could be done but to comply. With that stock he met his contract, floored the conspirators, and triumphed.

Reverses so common to all who attempt the treacherous sea of speculation at length overtook Mr. Little. Walking from Wall Street with a friend one day they passed through Union Square, then the abode of our wealthiest people. Looking at the rows of elegant houses, Mr. Little remarked, "I have lost money enough to-day to buy this whole square. Yes," he added, "and half the people in it." Three times he became bankrupt, and what was then regarded as a colossal fortune was in each instance swept away. In each failure he recovered, and paid his contracts in full. It was a common remark among the capitalists, that "Jacob Little's suspended papers were better than the checks of most men."

His personal appearance was commanding. He was tall and slim; his eye expressive; his face indicated talent; the whole man inspired confidence. He was retiring in his manner, and quite diffident except in business. He was generous as a creditor. If a man could not meet his contracts, and Mr. Little was satisfied that he was honest, he never pressed him. After his first suspension, though legally free, he paid every creditor in full, though it took nearly a million of dollars. He was a devout member of the Episcopal Church. His charities were large, unostentatious, and limited to no sect. The Southern Rebellion swept away his remaining fortune, yet, without a murmur, he laid the loss on the altar of his country. He died in the bosom of his family. His last words were, "I am going up. Who will go with me?"

IMITATORS.

Not only in the style of his business does Mr. Little re-live in Wall Street, but so he lives in his reverses. Out of the countless hundreds who have been earnest operators on the street for the last half century, the number who have escaped the reverses, and ruin of his gigantic speculations, can be counted on the ten fingers of any man's hand. I meet occasionally a lady, clad in deep mourning, coming from the elegant rooms of the Mutual Life, where she goes to draw an annuity which her husband was induced to settle upon her in his brighter days. He was one of the boldest and most successful of operators. He had a lordly mansion in the city, a country seat in Jersey, and he resolved to have the finest establishment on the Hudson of which any man could boast between the City Hall and the capitol at Albany. A hundred men were employed to put his grounds in order. While he was absent from the city a stringency occurred in the money market, and loans were called in. His clerks, not knowing what to do, seized a quantity of stock, threw it on the market, produced a panic, and when the merchant came home, he found himself bankrupt. He died soon after, leaving his family penniless. No thrift, no forecast, no ability can foresee or avert these disasters that come like a gale on the ocean and sweep everything away. I pass daily a dwelling, in upper New York, now a club house. It was built by a Wall Street speculator, and was first-class. A house warming was held of the most costly character. The building was illuminated, and the side-walk carpeted. The flowers cost hundreds, and

the supper was extravagant beyond description. In two summers the family retired to the country, the brilliant furniture was sold under the hammer, and men with hats on, and cigars in their mouths, look through the splendid plate windows and linger in the gorgeous saloons. A brilliant equipage, seen in Central Park, perhaps, will be attended by an outrider, with lackeys, who will sit behind in English style. The equipage carries gay ladies and gentlemen. The name of the fortunate speculator, who was, perhaps, a few months ago a ticket taker at a ferry, a trader in whisky, or in pork, is passed from mouth to mouth. Before the season closes that team will be driven by some sporting man on his own account, and the gay party, who were proud of the establishment, will have passed away from fashionable New York forever.

CAUSES OF DISASTER.

No name is as potent to-day in Wall Street, or produces so much sensation, as did the name of Jacob Little. He was the marked man of the street. His coming was watched for, and he was pointed out to visitors as the Great Bear. The lifting of his hand carried consternation; his nod unsettled the market. Men bought and sold at his bidding. Fortunes toppled at his will. He was too shrewd to be caught, too rich to be ruined, men said. Yet he went under without relief, and he is as really forgotten in the theatre of his mighty exploits as if he had never lived. He has more imitators in his misfortunes than in his successes. Men can be seen on the street daily whose success was a marvel, and whose voice was potential

in bulling and bearing stocks. In seedy dress, with downcast looks, they hang about the theatre of their former greatness, snob-beaten by their curb-stone brokers.

Seldom in Wall Street is anything laid up for a rainy day. Men who make fifty thousand dollars, instead of buying a house, and settling twenty-five thousand on wife and children, throw the whole into speculation to make it a hundred thousand. A dry goods jobber, who has a balance of seventy-five thousand dollars in the bank, instead of securing half of it beyond danger, will keep the whole in his trade till he loses it, or will fling it into the great maelstrom of Wall Street. "What is the paltry sum of fifty thousand dollars when a man can turn it into half a million?" speculators say. "Famine or feast," is the law of Wall Street,—to-day, not money enough to buy crackers and cheese; to-morrow a dinner at Delmonico's at twenty-five dollars. To-day a broker foots it down town, for he cannot furnish the fare in a street car; to-morrow he rides home in a coach. To-day he gets a bite in an alley at a pie-stand; to-morrow nothing will suffice but a private room at an expensive restaurant. No man had about him more elements of permanent success than Mr. Little. None have tempted the treacherous sands of stock speculation as he tempted them, who have not, like Little, been engulfed in the treacherous soil.

XXII.

LEONARD W. JEROME.

LEONARD W. JEROME.—ARISTOCRACY IN STABLES.—PANIC OF '57.—SUNDAY DRIVES.—REVERSES.

HIS START.

FEW men on the street made a deeper impression than Leonard W. Jerome. He put himself at the start among the most daring, and he proved to be one of the most successful of operators. He took his place as the leader of fashions. He became the rival of Vanderbilt and Drew, and dictated terms to the street. He bought a piece of ground in what was then the aristocratic portion of New York facing on Madison Square. Here he purposed to build a mansion that should make aristocratic New York quiver with envy. He came to New York a penniless adventurer. The editor of a country newspaper, once the driver of a stage coach, without money, and without a name he came upon the street.

. ARISTOCRATIC IN STABLES.

He built his stables before he built his house. No millionaire in New York, fifty years ago, would have built as gorgeous a dwelling for himself as Jerome built for his horses. It was of brick, faced with mar-

ble, three stories high, with a French roof. This stable he filled with horses and carriages of great magnificence. Except the Emperor's Mews in Paris, it is doubtful whether any stables in the world, at that time, equaled Jerome's. Black walnut, plate glass, carpeted floors and other costly decorations adorned the place. Above the stable the owner built a private theatre, more gaudy and brilliant than Niblo's or Wallack's. An adventurer, a few month before, and penniless, Jerome proposed to give aristocratic New York a taste of his quality. It was announced that he was to give a ball in his stables. The upper ten, whose boots this gentleman would have been glad to black a short time before, not only thankfully accepted a card of invitation to eat a supper where his horses were kept, but rushed madly about the city after the coveted pieces of pasteboard. The theatre was elegantly and attractively adorned. Two fountains were placed in the centre, one playing cologne, the other champagne. The floral decorations were gorgeous. The cost of the supper was astounding. The front of the stable was illuminated. The sidewalk was carpeted with crimson tapestry, and the servants were numerous and elegantly dressed.

PANIC OF '57.

The foundation of Jerome's success was laid in the great crisis of '57. One lucky stroke gave him a fortune, and he resolved to show how little he valued the conventionalisms of life, or the feelings and opinions of the religious part of the community. He moved up among the aristocracy, and claimed a place with the

foremost. His movements were very snobbish, and indicated his low origin. He drove a four-in-hand, attached to a lumbering barouche, which would have been voted too clumsy for a band connected with a traveling circus. To show how little he regarded the Sabbath and the public sentiment by which it was sustained, his custom was to drive out on Sunday as the community were going to church, and in a style that would attract general attention. The heads of his horses were turned on to Fifth Avenue at the hour when that most fashionable promenade was most densely crowded with church goers. His horses were trained to caper and rear, as they turned into the street. Gay and laughing ladies in gorgeous costume, attended by their gentlemen friends gaily decked out, filled the carriage. Lackeys, carefully gotten up, occupied the coupé behind. Jerome sat on the box and handled the reins. With a huge bouquet of flowers attached to his button hole, with white gloves, cracking his whip, and with the shouts of the party, the team would rush up Fifth Avenue, on toward the Park, while the populace said one to the other, "That is Jerome." In speaking of this snobbishness, prominent street speculators were accustomed to say, that a man who had no more regard for the proprieties of life than that course indicated; who, if he wanted to take a private drive on Sunday, instead of doing it quietly, took especial pains to outrage the decencies of life and insult the religious sentiment of the community, would certainly go under,—not from any superstitious idea of a judgment, but from a common sense estimate of the man; for one with such characteristics

could never be a safe and sound business man. How well this judgment of Wall street brokers has been borne out the subsequent history of this man's career will show.

Mr. Jerome had much public spirit, in one line. Above the Park in Westchester county is a fine boulevard, leading on directly to the Race Course which bears Jerome's name. This boulevard was built at his own expense very nearly; at least, his enterprise carried it through. He attempted to introduce the English pastime of horse-racing, and paid large sums of money to bring the celebrated racers from the South to this city. For a season the course was very successful, but though his name is still connected with the course, it has passed into other hands. His passion for horses is exceeded only by his passion for the theatre and the opera. During the brief period of his prosperity, he was the great patron of the actors.

REVERSES.

His reverses came as sudden as his success. He was robbed of one hundred and fifty thousand dollars worth of government bonds. A single blow, in the street, in two minutes, carried away eight hundred thousand dollars. He embarked in other unfortunate speculations, and Jerome followed the great procession who pass out of sight in Wall street. It is believed that he has money, but as an operator he is of no account. The charm of success passed from him, and he was found to be vulnerable like other men. His four-in-hand was withdrawn from the Park. The magnificent horses, which he drove so proudly on Sunday mornings, have been separated and one of them is driven

by a revenue officer on Central Park, whose wealth is estimated at two millions, who two years ago could not have borrowed money enough on the street to pay for blacking his boots. Jerome's fortune, at one time was estimated at from six millions to ten millions. His costly stables, glittering private theatre, and magnificent mansion adjoining, have passed from his hands, and have become one of the leading Club Houses of New York, where chops are ordered and dinners called for.

Mr. Jerome is still in the prime of life, about forty years of age; tall, dark complexioned, with dark hair, and heavy moustache. His gait is stooping, his step slow, his eyes dull, his voice musical, his words few. In his palmy days, when he presided at the jockey club, elated with wine, his friends pronounced him one of the most attractive and genial of companions.

Jerome was not a man to be kept under water for a great while, and he soon became comparatively rich again. His magnificent house was for many years the home of the Union League Club, till their new house was erected on Fifth Avenue. It has been the scene of the reception of presidents, generals, statesmen, and distinguished foreigners; its dinners were famous; the picture gallery exhibited some of the finest efforts of American art; and the theatre was liberally loaned for professional and amateur performances for the benefit of sundry charities.

XXIII.

MINISTERS IN WALL STREET.

MINISTERS IN WALL STREET.—GENERAL VIEW.—A BOLD OPERATION.—
DENUNCIATION OF STOCK GAMBLING.—A SAD CHANGE.—A MINISTER IN
JAIL.—INCIDENTS OF INTEREST.—BRILLIANT WEDDING.—VACANT PRO-
FESSOR'S CHAIR.—LO! THE POOR INDIAN.

NEW YORK is a queer place. It lays less restraint on professional men and others, than any other city. It is so large, the population is so numerous, the struggle for existence is so intense, and people are kept so busy, that the citizens have no time to look after each other. All nationalities, religious creeds, and representatives of every opinion, reside within its limits. There is a street in the city in which Pagan rites are observed. Persian fire-worshippers adore their deities there. In the locality, in the row occupied by the Chinese, their peculiar religious ceremonies are observed. The followers of the prophet there perform their ablutions. The lordly temples of the Jews stand in prominent localities. The Catholic Church controls the treasury of the city. Every form of Protestant dissent and disunity has a local habitation and a name. These discordant elements blend in trade—Jew and Christian, Catholic and Protestant, foreigner and native, may be found in the crowd in Wall Street;

may be seen rushing through the long, dark avenues to the gold room, or raising the discordant din at the Stock Board. It is as common a thing to find ministers in the street as it is to find any other class. The people to whom they preach know very little of their outside movements, and care less. If they are regular in their attendance on their public duties, meet their official work promptly and genteelly, that is all that New York asks. Brokers would as soon take a commission from a clergyman to buy and sell as from any one else. As long as the margin is kept up, all is right. Business men don't understand why a minister, if he has ten or twenty thousand dollars to lose, shouldn't be permitted to lose it in Wall Street like any one else. If he meets with a lucky turn, as this class sometimes do, it is considered all right. If such an one is manly about his movements—goes into Wall Street openly to trade, as he would buy a corner lot, or a block of ground, he is not thought the worse of. A broker would go and hear a man preach just as soon—perhaps sooner—with whom he has had dealings in stocks. New York is rather proud of a sharp, shrewd clergyman, who knows the world, and has thrown off some of the conventionalisms of his profession. A parishioner, who sits by the side of his minister at the opera, or takes a brush with him on the road with a fast team, is quite likely to be in his pew the next Sunday.

BOLD OPERATION.

A young man, just entering on his profession, made up his mind that he would marry a daughter of one of

the largest speculators on the street, a man who had accumulated a large fortune. The daughter was a widow. The father made great opposition to the match, as he did not wish a poor minister for a son-in-law. The point was carried, and the father was greatly astounded a few weeks after the marriage, to receive a visit from his son-in-law. He did not come for purposes of reconciliation, or to solicit forgiveness. He came on business. He held in his hand a carefully prepared paper, detailing the exact condition of his wife's estate, and that of her children. The father held the property in his hands, and used it with his own in speculation. The shrewd, sharp, decided manner of the young man represented the wrong done in using his wife's funds in speculation. In a clear, firm manner, he stated what must be done: that all the money must be paid over, and how much it was, he knew to a fraction; and this he said must be held in trust for the use of his wife. The audacity of the young man startled the millionaire. His shrewdness and business tact charmed him. He admitted the justice of the statement, and promised to attend to it. But the young man would not be put off; he insisted upon things being done at once, under his own supervision. The son-in-law exhibited such decided genius and tact that the old man took him at once to his heart and his house, and made him a brilliant operator on the street. He has never wholly deserted his pulpit; he preaches in the style of a Wall Street broker. He dashes up to little country churches, with a fine team and a servant in livery, wears fashionable gloves, diamond pins, and jewels on his fingers. He

not only receives nothing for preaching, but if the church is poor, leaves a donation behind. One little church, in the interior, was greatly scandalized by the grand turn-out of their supply. The whole congregation did not number a hundred, and most of the people were farmers, artizans, and laborers. When the preacher drove up in a team—that would not have disgraced any mansion in Fifth Avenue—the leaders expressed their regret that he had not come in an humbler garb. He replied, like a man on the street, “Brethren, you must get used to it; this is my style if I come at all.”

DENUNCIATION OF STOCK GAMBLING.

The pulpit is not silent in its denunciations of what is called “Stock and Gold Gambling.” The style in which business is done on the street; the excitement, and recklessness of stock transactions; the drinking, gambling, and hazard, connected with the street; the temptations thrown around the unwary; the combinations and conspiracies formed to ruin men; the effect of stock gambling on the business of the country; the panics created by designing and unscrupulous men—that spread ruin over every part of the land—are not hidden from the eyes of the teachers of morality and religion. Sermons are preached, directly and indirectly, against the street; special services are held, the note of warning sounded, and the press teems with denunciations, which have been hurled from the sacred desk against the excitement, madness, and ruin of Stock and Gold Gambling.

But these phillipics lose much of their point when

it is known that very many clergymen, and some of them the most eminent in the profession, appear as regularly in the street as do any other class. There are a great many unemployed clergymen in the city; men who have been presidents of colleges, professors in theological seminaries; eminent pastors of popular churches, and teachers in schools. The ministry in this country is a brief one. Colleges oust their presidents. They are too poor, or penurious, to make them donations, and they are sent adrift. The most eminent pastors will grow old; people will tire of them; and, if nothing else will do, a gratuity will be given to them as they are turned away. A clergyman, who, within my recollection, lived in fine style, kept his coach and many servants, became so poor that his wife and daughters opened a school to earn their bread. One of the most popular clergymen of the land, who lived in splendid style within a stone's throw of where I am writing, and who never dreamed of the loss of popularity or of want, for the crime of growing old, lost his charge. During the sunny day of his brilliant career he lived up to the very selvedge of his income, and is passing old age in penury and want. Hordes of these clergymen come to New York. There is no work for such in this great Babel. The temptations of Wall Street allure them. Those who have a little money, try a venture, almost invariably with loss. The parties who are on the street are well known. Some of them come openly, and, having secured the assistance of a friend who will carry stocks for them, attempt the hazard of the street, for a time. Others, who lift up their hands in

holy horror at stock speculations, drive a little quiet business on their own account. The Vice-President of the Gold Exchange, who calls the stocks daily, and sells gold amid the wildest excitement, is a clergyman, who is said to have been quite successful also in stock speculation. One or two other prominent pastors have the reputation of having made a fortune. These cases, so rare, yet so prominent, turn the heads of thousands, and lead the simple-minded to destruction, as the ox goeth to the slaughter.

The names of the most eminent pastors in New York are connected with stock speculations. Many of them dwell in sumptuous houses, which they own. They set up a carriage, and don their drivers in livery. They own blocks of houses. No salary paid in the city would allow men to live in such style and leave a margin for such investments. These men are seen in Wall Street, and the influence is irresistible. A young man was called to one of the straightest and most Puritanical of our churches. He got bitten by oil speculations; he was more in the street than in his study. His people gave him his choice, to give up the street, or the pulpit. He gave up his pulpit, took off his clerical suit, rigged himself up in the toggery of a broker, and took his position. He has never ascended beyond the range of a curb-stone broker. He has not bread half the time to eat. Yet the mania of speculation is on him, like the infatuation of gambling.

The editor of one of our religious papers, who is especially severe on all forms of pleasure, is a martinet in church discipline, and sets himself up as a judge in all

matters of mercantile morals, and reads Wall Street a weekly lesson, has a brother minister who is a broker, through whom he runs, privately, a line of stocks. He has an associate who is connected with a large mission society, whose soft voice and pious demeanor make him very popular with a class with whom dabbling in stocks would be considered as great a crime as visiting Morrissey's club-house; yet his name is well known in Wall Street among the men who slyly try the marvels and mazes of speculation.

A SAD CHANGE.

An up-town church, in one of the most fashionable localities, had as its pastor a very popular man, who, through his ancestry, had been identified with the ministry of New York for many years. He was a man of wealth, and lived in fine style. He was very austere in his manner, a rigid enforcer of Church discipline, and especially severe upon any poor brother-minister who might fall under the ban. He took to the ways of Wall Street, privately at first, and then became very noted for his speculation in stocks. His ruin was only a question of time. He lost his own fortune in Wall Street, and carried down with it that of all his friends who had trusted him. He took to the bottle as a relief, and his habits became so notorious that he was obliged to quit his charge, and his financial difficulties drove him from the country. He left his family in destitution, and, when last heard from, was preaching to a small Scotch-Irish Church, on a starvation salary, near Dublin.

A MINISTER IN JAIL.

A well-known gentleman, who has been very prominently connected with the religious press of this city, at one time agent of one of the largest religious publication societies, was locked up a few years ago in Eldridge Street jail. The affair created a great deal of excitement, as it was announced in the public press. His connection with many religious and philanthropic movements was well known. It was the old story: he had gone into gold speculation; he wished to eke out his small livelihood by the gains of the street. Under a sharp temptation, he bought gold that he could not carry. To avoid loss, he gave a check, which was a bogus one, in the hope that something would turn up the next day. As he could not meet his check, he was arrested for fraud, and locked up in the jail. If a man seventy-eight years of age can be thus infatuated, what can be expected of younger men?

INCIDENTS OF INTEREST.

The pastor of one of the up town churches had as fine a settlement as any one in the city. His church was large, liberal, and considerate. His daily visits to Wall Street attracted attention. His friends thought that he was embarrassed, but he said nothing. One morning he left his home as usual, and since then nothing has been heard of him. A pencilled slip of paper was found, in which he said he was "going to his rest."

One of the most noted men in the street was one

of the oldest and best known of the New York pastors—at one time a leading clergyman in the city. He followed the course of religion and trade up town. He built one of the most extravagant and costly of up-town churches. He was identified with more public interests than any other pastor. He succumbed to the inevitable law that lays nearly every minister on the shelf when he gets old. Without a charge, he seemed to have a fatherly care for all the churches, without regard to sect. His wife was wealthy, and he lived in a fine mansion in a fashionable portion of New York. He became infatuated with the street, and was a daily visitor among the brokers. His tall form, clerical look, and old-fashioned white cravat, attracted general attention. His peculiarity was that of borrowing money, which he never repaid. He would go from store to store, from office to office, from broker to broker, and get any sums that parties would loan him, from six dollars to six hundred. He would visit churches on Sundays, and of course be invited into the pulpit. Picking out his men as they sat before him in the pews, getting their names, he would call upon them at their places of business the next day or week, and, under various pretences, most of them false, would get a small loan, if he could not secure a large one. These loans made a little margin, with which he kept up the excitement of speculation in stocks for years, always losing.

Another very familiar face, better known to curbstone brokers and oil speculators than others, is a clerical-looking old man, very seedy in appearance, who wears the white cravat and black gloves on the

street, who has been waiting for years for something to turn up. Poor as poor can be, living from hand to mouth, he is no way discouraged, nor is his infatuation broken. He came very near realizing a fortune or a felon's doom. To make his fortune sure, he wrote illegally on a document that was laid before the court. His age and profession induced the party interested not to press the matter, as the property sought to be obtained was released. The Court placed the document that was altered on file, and let the old man walk away. He alternates between religious meetings, where he assumes the position of patron and father, and stock jobbing on the street on a small scale.

A BRILLIANT WEDDING.

One of the city pastors gave one of his daughters in marriage, a few years ago, to a man of business. The wedding was a brilliant one, and the gifts princely. An early friend of the pastor was one of our most daring and successful speculators. He came to the surface in a day, and astounded the street by his audacity in stocks. He did not forget his father's old friend. He sent for him one day, and said, "How much money can you raise?" "Two or three thousand dollars," was the reply. "Can't you make it ten?" said the broker. "Borrow it—get it any way—but get it." The thing was accomplished. In due time the broker handed his pastor two hundred and fifty thousand dollars, the result of the speculation. This successful scheme has lured thousands to financial ruin.

LO! THE POOR INDIAN.

A couple of clerical young men appeared in Wall Street to dispose of the wild lands at the West, belonging to the Indians. A portion of the sale was to be devoted to the endowment of a college, to be under the charge of one of the denominations. They lived in fine style, and were very flush. They talked largely of their own fortune, and of the fine investment which the lands offered. The attention of Congress was attracted to the movement, and representations were made from the West that fraud was contemplated; that a portion was to be secured for sectarian purposes and the balance to be divided between the agents and their special friends. One of the clerical agents in this matter turned out a defaulter and fled. The other gave up the valuable tracts of land he had allotted to himself, and was allowed to sink into insignificance, and pass out of sight.

Wall Street does not feel especially honored by the clerical element that appears from day to day in the street. It honors manliness everywhere. If a person wishes to put up a thousand dollars, or more, a great many parties would buy for a clergyman, on that margin, though the street does not desire the custom of anyone who cannot afford to lose, and is not able to back up sales. In nine cases out of ten, a broker would say to a clergyman, "Ninety-eight chances in a hundred are against you. You are more likely to be struck with lightning going home, than you are to be struck with luck in a venture here. It is my business to buy and sell stocks for customers.

If you insist upon it, I will buy the line of stocks you name, carry it for you while the margin lasts, and shall be obliged to clean you out when the luck is against you." In nine cases out of ten, parties will say, "Well, we will try our chances this time, anyhow." With such men, who are open and above board, the street does not object to deal, and customers do not lose their character with dealers. But, for another class, who slyly venture on a speculation, who lay money privately in a place agreed upon, that they may not seem to have any connection with the transaction—who work for friends, and denounce stock speculations through their pulpits—who write long leaders for the public press on the wickedness of stock speculation, and the high crimes of conspiring to create panic, while in the movement they have a little interest themselves,—for such the street has only contempt. One of this class, who is accustomed to come slyly into an office, lay down his funds on a desk, wrapped in a paper, and pass away; and if anything was realized, as quietly take it, was rebuked by his broker one day, who said to him, "If you are ashamed of this business, you had better leave the street."

One of the latest phases of Wall Street enterprise appears in the advertisements printed in provincial papers, offering to take margins in almost anything, and showing how much money has been made by very small investments. The bait is very tempting, and a great many country fresh-water fish are caught.

XXIV.

BUSINESS REVERSES IN NEW YORK.

MIRAGE OF WEALTH. — RAILROAD CONDUCTOR. — A RAILROAD KING. —
SARATOGA BELLE. — ROCK IN THE CHANNEL. — SUCCESS A COY THING. —
OLD-SCHOOL MERCHANTS.

MIRAGE OF WEALTH.

MEN who visit New York, and see nothing but the outside aspect which it presents, imagine that success is one of the easiest things in the world, and to heap up riches a mere pastime in the city. They are familiar with the name and history of the Astors. They know that Stewart began life a poor boy, kept store in a small shanty, and kept house in a few rooms in a dwelling, and boarded his help. They walk through Fifth Avenue, and look on the outside of palaces where men dwell who left home a few years ago with their worldly wealth tied up in a cotton handkerchief. They stroll around Central Park, and magnificent teams, gay equipages, and gayer ladies and gentlemen, go by in a constant stream; and men are pointed out who a short time ago were grooms, coachmen, ticket-takers, boot-blacks, news-boys, printer's devils, porters, and coal-heavers, who have come up from the lower walks of life by dabbling in stocks, by a lucky speculation, or

a sudden turn of fortune. So young men pour in from the country, confident of success, and ignorant that these men are the exceptions to the general law of trade; and that ruin and not success, defeat and not fortune, bankruptcy and not a fine competence, are the law of New York trade.

Nothing is more striking or more sad than the commercial reverses of this city. They come like tempests and hail storms which threaten every man's plantation, and cut down the harvest ready for the sickle. Few firms have had permanent success for twenty-five years. In one house in this city twenty men are employed as salesmen on a salary, who, ten years ago, were called princely merchants, whose families lived in style, and who led the fashions. Men who embark on the treacherous sea of mercantile life are ingulfed, and while their richly-laden barks go down, they escape personally by the masts and spars thrown to them by more fortunate adventurers. One house in this city, quite as celebrated at one time as Stewart's, who, in imitation of that gentleman, built their marble store on Broadway, are now salesmen in establishments more successful than their own. New York is full of reduced merchants. Some of them bravely bear up under their reverses. Some hide away in the multitude of our people. Some take rooms in tenant-houses. Some do a little brokerage business, given to them by those who knew them in better days. Some take to the bottle, and add moral to commercial ruin.

RAILROAD CONDUCTOR.

Riding down town one night in one of our city cars, I paid my fare to a conductor who gave me a sharp, searching look. When below Canal Street, as there were no other passengers in the car, he came and sat down beside me. He said, "I know you very well, though I suppose you do not know me. I used to go to school with you in Boston." I remembered him as the son of a wealthy gentleman not unknown to fame in that city. His father had an elegant house in the city, and, what was then unusual, a fine mansion in the country. The son was indulged in luxuries unusual in that day. He had a pony on which he rode to school, and was attended by a servant. He had a watch and other trinkets that excited the envy of his companions. His father lived in grand style, and his equipage attracted general attention. He lived fast, but it was said he could afford it. To maintain his position he was tempted to commit a great crime. Able counsel saved him from the penitentiary, but his ruin was complete, and his family shared in the general wreck. His children are now scattered over the country, to earn a living wherever they can find it. This son, well educated, tenderly cared for, and trained to every indulgence, gets his as the conductor of a city railroad car, a calling laborious and ill paid.

A RAILROAD KING.

One of the most successful railroad men of New York boarded at one of our principal hotels. He was an unmarried man. He was accounted an eminent and

successful financier. His reputation and standing were unquestioned. He was connected with the principal capitalist in the city, and was one whom New York delighted to honor. In a small house in the upper part of the city he had a home. Here he lived a part of his time, and reared a family, though the mother of his children was not his wife. Down town, at his hotel, he passed by one name, up town, in his house, he was known by another. It would seem impossible that a prominent business man, reputed to be rich, brought into daily business contact with princely merchants and bankers, the head of a large railroad interest, could reside in New York, and for a number of years lead the double life of a bachelor and a man of family; be known by one name down town, and another name up town; yet so it was. At his hotel and at his office he was found at the usual hours. To his up-town home he came late and went out early. There he was seldom seen. The landlord, the butcher, the grocer, and the milkman transacted all their business with the lady. Bills were promptly paid, and no questions asked. The little girls became young ladies. They went to the best boarding-schools in the land.

An unexpected crisis came. A clergyman in good standing became acquainted with one of the daughters at her boarding-school. He regarded her with so much interest, that he solicited her hand in marriage. He was referred to the mother. The daughters had said that their father was a wealthy merchant of New York; but his name did not appear in the Directory, he was not known on 'change. The lover only knew the name by which the daughters were called. The

mother was affable, but embarrassed. The gentleman thought something was wrong, and insisted on a personal interview with the father. The time was appointed for the interview. The young man was greatly astonished to discover in the father of the young lady one of the most eminent business men of the city. He gave his consent to the marriage, and promised to do well by the daughter, though he admitted that the mother of the young lady was not his wife. The clergyman was greatly attached to the young woman, who was really beautiful and accomplished. He agreed to lead her to the altar, if, at the same time, the merchant would make the mother his wife. This was agreed to, and the double wedding was consummated the same night. The father and mother were first married, and then the father gave away the daughter. The affair created a ten days' sensation. The veil of secrecy was removed. The family took the down-town name, which was the real one—a name among the most honored in the city. An up-town fashionable mansion was purchased, and fitted up in style. Crowds filled the spacious parlors, for there was just piquancy enough in the case to make it attractive. Splendid coaches of the fashionable filled the street; a dashing company crowded the pavement, and rushed up the steps to enjoy the sights. These brilliant parties continued but a short time. The merchant was rotten at heart. All New York was astounded one day at the report that the great railroad king had become a gigantic defaulter, and had absconded. His crash carried down fortunes and families with his own. Commercial circles yet suffer for his crimes. The courts are still

fretted with suits between great corporations and individuals growing out of these transactions. Fashionable New York, which could overlook twenty years of criminal life, could not excuse poverty. It took reprisals for bringing this family into social position by hurling it back into an obscurity from which probably it will never emerge.

SARATOGA BELLE.

A few summers ago a lady of New York reigned as a belle at Saratoga. Her elegant and numerous dresses, valuable diamonds, and dashing turnout attracted great attention. Her husband was a quiet sort of a man, attending closely to his business. He came to Saratoga on Saturdays, and returned early on Monday morning. The lady led a gay life, was the centre of attraction, patronized the plays, and was eagerly sought as a partner at the balls. After a very brilliant and gay season she disappeared from fashionable life, and was soon forgotten. One cold season a benevolent New York lady visited a tenement-house on an errand of mercy. Mistaking the door to which she was directed, she knocked at a corresponding one on another story. The door was opened by a female, who looked on the visitor for an instant, and then suddenly closed the door. The lady was satisfied that she had seen the woman somewhere, and thinking she might afford aid to a needy person, she persistently knocked at the door till it was opened. Judge of her surprise when she found that the occupant of that room, in that tenement-house, was the dashing belle whom she had met a season or two before at the Springs! In one room

herself and husband lived, in a building overrun with occupants, crowded with children, dirt, and turbulence. Mortification and suffering, blended with poverty, in a few months had done the work of years on that comely face. Her story was the old one repeated a thousand times. Reverses, like a torrent, suddenly swept away a large fortune. Her husband became discouraged, disconsolate, and refused to try again. He lost his self-respect, took to the bowl, and became a drunkard. The wife followed him step by step in his descent, from his high place among the merchants to his home among the dissolute. To furnish herself and husband with bread, she parted with her dresses, jewels, and personal effects. She pointed to a heap in the corner, covered with rags, and that was all that remained of a princely merchant!

ROCK IN THE CHANNEL.

The speculating mania which pervades New York is one of the rocks in the channel on which so many strike and founder. Shrewd, enterprising men, who are engaged in successful business, are induced to make investments in stocks and operations of various kinds, and are thus at the mercy of sharpers. Their balance in the bank is well known. Speculators lay snares for them, and catch them with guile. A man makes money in a business he understands, and loses it in one he knows nothing about. One is a successful merchant, and he imagines he can be a successful broker; one stands at the head of the bar, and he thinks he can lead the Stock Board. He is a broker; he adds to it an interest in railroads or steamboats. Men have a

few thousand dollars that they do not need at present in their business. They are easily enticed into a little speculation by which they may make their fortune. They get in a little way, and to save what they have invested they advance more. They continue in this course until their outside ventures ruin their legitimate business. Stock companies, patent medicines, patent machines, oil wells, and copper stocks have carried down thousands of reputed millionnaires, with bankers, brokers, and dry goods men, who have been duped by unprincipled schemers. Fortunes made by tact, diligence, and shrewdness, are lost by an insane desire to make fifty or one hundred thousand dollars in a day. The mania for gambling in trade marks much of the business of New York. The stock and gold gambling has brought to the surface a set of men new to the city. The stock business, which was once in the hands of the most substantial and respectable of our citizens, is now controlled by men desperate and reckless. Any man who can command fifty dollars becomes a broker. These men know no hours and no laws. Early and late they are on the ground. No gamesters are more desperate or more suddenly destroyed. The daily reverses in Wall Street exceed any romance that has been written. A millionaire leaves his palatial residence in the morning, and goes home at night a ruined man. It is a common thing for speculators who can afford it, to draw checks of from fifty to one hundred thousand dollars to make up their losses in a single day. One well-known speculator, unable to deliver the stock he had pledged himself to deliver, drew his check for the sum of two hundred and fifty thousand

dollars, the amount of his loss in a single transaction. A man rides up to Central Park one afternoon with his dashing equipage ; his wife and proud daughters whirl the dust in the eyes of well-to-do citizens who are on foot. The next day this fine team and elegant mansion, with store full of goods, go into the hands of his creditors. He sends his family into the country, and either disappears himself, or is seen on the outskirts of the crowd, waiting for something to turn up. The reckless mode of doing business leads to a reckless style of living, extravagance and dissipation, which no legitimate business can support. The mania touches all classes. Women and ministers are not exempt. One pastor in this city is a good specimen of the power of this speculating mania. The demon got possession of him. He made a little money. He started to make five thousand. He moved the figure ahead to the little sum of a quarter of a million. The business transformed the man. His face became haggard ; his eyes dilated ; his hair dishevelled ; he could not sleep ; he bought all the editions of the papers ; got up nights to buy extras ; chased the boys round the corners for the latest news ; was early at the stock market, and among the last to leave the Fifth Avenue Hotel at night when the board closes its late session. Whether a quarter of a million is worth what it costs, this gentleman can tell when he gets it. A lady in this city came from New England. She was the child of a sail-maker, and was brought up in humble circumstances. A wealthy man, whose repute was not high, and whose disposition was not amiable, offered her his hand. She did not expect love, nor hardly respect, but he offered

her instead a coach, an elegant mansion, and costly jewels. She found herself suddenly elevated. She lived in commanding style, with her furniture, plate, and servants. She bore her elevation badly, and looked down with scorn upon her old friends and associates. Her husband engaged deeply in speculation; it proved a ruinous one. To help himself out of a crisis he committed forgery. He was sent to the State Prison. His great establishment was seized. Her house was sold over her head by the sheriff. Her jewels, valued at fifteen thousand dollars, were spirited away, and she never saw them more. She was suddenly elevated, and as suddenly hurled down to the position from which she had been taken.

SUCCESS A COY THING.

The men who are the capitalists of New York to-day are not the sons of the wealthy or successful merchants of the city. They are men whose fathers were porters, wood-choppers, and coal-heavers. They did the hard work, swept out the stores, made the fires, used the marking-pot, were kicked and cuffed about, and suffered every hardship. But they jostled and outran the pampered son of their employer, and carried off the prize. The chief end of man is not to make money. But if one imagines that it is, and that a fortune must be made at once, then he will barter the solid ground for the mirage, and leave a successful business for the glittering morass; trade that insures a handsome competence for wild speculation. The hands on the dial plate of industry will stand still while men grasp at shadows.

In New York, two kinds of business greet a comer, one bad, the other good; one easy to get, the other hard; the one pays at the start, the other pays but little: perhaps the position itself must be paid for. If one wants money, says he has his fortune to make and cannot wait, he will take what turns up, and wait for better times. Disreputable trade, questionable business, a tricky house, a saloon or a bar-room, are open to a reputable young man, and if he have a dash of piety, all the better. But such touch pitch and are defiled; they seldom lose the taint of the first business in which they are engaged. Men can be good or bad in any trade. They can be sound lawyers or pettifoggers; a merchant of property or a mock auctioneer; a physician whose skill and character endear him to the best families in the land, or a doctor whose "sands of life have almost run out;" a preacher who says, "Woe is me if I preach not the gospel," or a minister who, like some in the olden time, said, "Put me, I pray thee, into the priest's office, that I may get me a morsel of bread." There is no permanent success without integrity, industry, and talent.

In trade there are two codes that govern men. The one is expressed in the mottoes, "All is fair in trade;" "Be as honest as the times will allow;" "If you buy the devil, you must sell him again." The other acts on business principles; sells a sound horse for a sound price; gives the customer the exact article that he buys. The few houses that have been successful, amid an almost universal crash, have been houses which have done business on principle. In cases where honorable tradesmen have been obliged to suspend, they are

the last to go down and the first to recover. Manufactories that have been noted for goods of excellent quality feel depression the latest and rise the quickest. If a glass is wanted for the Observatory at Washington, an order goes to England, France, or Germany; the lens is received and put in its place without trial, for the reputation of the house is a guarantee of its excellence. This reputation is capital, out of which the fortune is made. If the stamp of Rogers & Son on a piece of cutlery is genuine, no one wants a guarantee that the knife is good. 97 High Holborn is well known throughout the civilized world as the Tower. It is the depot of Day & Martin's celebrated blacking. The unquestioned excellence of the article has not only secured a fortune to the firm, but a tenant in that building is sure of success. The location is well known, and the owners will have none but honorable tradesmen on their premises. A box of axes put up at the Douglas manufactory, in Massachusetts, is not opened till, hundreds of miles beyond the Mississippi, the hardy woodsman begins to fell the forest—the vanguard of civilization. The maker and the buyer know the value of integrity in business matters.

OLD MERCHANTS.

The men who founded the mercantile character of this city are known as men of the Old School. They were celebrated for their courtesy and integrity. They came from the humblest walks of life; from the plough and anvil; from the lapstone and printing case; from the farm and the quarry. They worked their way up, as Daniel worked his from the position of a slave to Prime

Minister of Babylon. Some of these men went from the store to compete with the ablest statesmen of the world. Some left their patients on a sick bed to measure swords with veteran commanders on the battle-field. They met on the seas naval officers of highest rank, and made them haul down their flags to the new banner of our nation. They sounded out freedom in the Declaration of Independence; the bugle-call rang over hill and dale, crossed oceans and continents, into dungeons, and made tyrants tremble in their palace homes, — building a nation that no treason could ruin and no foreign foe destroy. Like the Eddystone lighthouse, the Union, sometimes hid for a moment by the angry surges, still threw its steady light on the turbulent waters, and guided the tempest-tossed into the harbor where they would be.

These Old School men ate not a bit of idle bread. They were content with their small store and pine desk. They owned their goods, and were their own cashiers, salesmen, clerks, and porter. They worked sixteen hours a day, and so became millionnaires. They would as soon have committed forgery as to have been mean or unjust in trade. They made their wealth in business, and not in fraudulent failure. They secured their fortunes out of their customers, and not out of their creditors. Not so Young America. He must make a dash. He begins with a brown-stone store, filled with goods for which he has paid nothing; marries a dashing belle; delegates all the business that he can to others; lives in style, and spends his money before he gets it; keeps his fast horse, and other

appendages equally fast ; is much at the club room, on the sporting track, and in billiard or kindred saloons ; speaks of his father as the "old governor," and of his mother as the "old woman ;" and finally becomes porter to his clerk, and lackey to his salesman. Beginning where his father left off, he leaves off where his father began.

PRODUCING A SENSATION.

A ball was given at the Irving Hall. Two gentlemen were looking on. One said to the other, "Do you see that young fellow so dashingly dressed?" "Yes." "He is our book-keeper. He is one of the managers of the ball. Perhaps he can afford these things; I cannot." The next week there was a vacancy in that house. Quite different was the line of procedure in another case. A clerk was guilty of appropriating a small sum of money to his own use. He was detected. The broker called the young man into his presence, and shut the door. "I could ruin you, young man, and if I discharge you you probably will continue the downward road on which you have entered. I want to show you that on my system of doing business you cannot appropriate a cent without my knowing it. You keep company that you cannot afford. You don't play very heavily, but you gamble a little. Now, I am going to make a man of you. You must make a solemn promise, that you will neither drink nor gamble. This agreement you must write and sign." The young man is now cashier of one of the largest banks, and the broker is his bondsman.

XXV.

FAST LIFE IN NEW YORK.

RECREATIONS OF THE FAST CLASS.—A RUINED MAN, ONCE A FINANCIAL KING.—THE FAST MEN AT THE CLUB HOUSES.—THE CLUB HOUSES, AND HOW THEY DINE THERE.—A STARTLING CASE.

THERE is no department or profession in the city where fast men cannot be found. The pulpit, the bar mercantile and banking life, have specimens of this class; none can be called exempt. The temptations to hazard are very great, and high life is at a premium among a class. Besides these men who are princes in trade, and like the merchants of Tyre, are "the honorable of the earth," are men who live for the day and the hour, and whose motto is, "all is fair in trade." These men gain money in any way that is open to them, reckless of consequences. They go for a merry life, though it be a short one. If they make five hundred dollars, they spend it at once on their whims, caprices, passions, and appetites. Penniless curbstone brokers one day, they have rooms at an up town hotel the next, ride down to the street in a coach, drink the costliest wine, eat the most exciting food, dash out in a splendid dress, hire a box at the opera, and the next week become as penniless and destitute as before. With fast New York, money is every thing. Balls, parties and

soirées are open to the man of the diamond ring, and who calls in a coach. Parties, who a year or two ago were porters, stable boys, and coal heavers, affect style, and drive the stunning turnouts on the park. Some women, who give what are called select parties, are rude, coarse, and ignorant, from whose persons the marks of the wash tub and the stiffness of their joints from scrubbing has not been effaced. Men who were ticket takers at a ferry, starters on an omnibus route, or car drivers, buy expensive teams, and lead the fashion for an hour. So-called fashionable people will scramble for an invitation to a masque ball, or a fancy party, who would not speak to the hostess outside of her own dwelling.

RECREATIONS OF THE FAST CLASS.

The fashionable recreations of the fast class in New York are in keeping with the low life from which they sprung, and with their extravagant habits. Ladies appear in their costly mansions, glittering with gas, and covered with bells. Extravagant costumes, imported at fabulous prices, represent monkeys, satan, apes, and other forms, which show the taste of the wearers. Servants are decked out in gold and silver livery. Laboring men of different nationalities, are hired for the occasion, and dressed up in fancy costumes to represent nobles and barons of the old world. This style of life is invariably of short duration. Since Lenox, who led the up town movement, laid the foundation of his substantial dwelling on Fifth Avenue, which is still occupied by him, at least five hundred families have occupied gorgeous mansions and disap-

peared from sight. All up and down Fifth Avenue are magnificent mansions, *built by fast men of the street, and occupied by butterflies of fashion, during the brief, sunny hour allotted to them. These persons were the rage and sensation for the time. Nothing was good enough for their use, in this country. Carpets woven in the most celebrated looms in foreign cities; furniture manufactured at an immense cost in Paris, gold and silver plate and china brought from beyond the seas, were the marvels of the hour. When a party was given, all New York was stirred; the sidewalks were carpeted, and the mansions brilliantly illuminated. The turnouts were the envy of the city. Such dresses, such horses, such aristocratic livery, could not be matched in the country. Without a single exception, these fast livers of pleasure have gone out of sight, not one remaining to-day who was on the surface ten years ago. Some that I have seen, the envy of Saratoga and Newport, are dead; others occupy tenement houses in the city with drunken husbands who have added intemperance to financial reverses. Many of those magnificent mansions on Fifth Avenue which were built for the fast men of the street, are club houses now, and the names of their builders and founders have already perished. Not only from the street, but from social life, these fast men have disappeared forever. In their ruin they have carried down their families with them.

A RUINED MAN, ONCE A FINANCIAL KING.

Every day I meet on Wall Street, a man who fifteen years ago stood among the richest and most honora-

ble, the representative of one of the most successful houses in the country. He seldom looks to the right hand or left. He is getting to be an old man now, but stoops quite as much from sorrow as from age. His dress is of the past generation—his huge collar, and double cravat speak of olden time. His step is slow, and he looks seedy and worn. Yet at one time, he was one of the wealthiest men in the country. His name was one of the best known in America. It was honored at the courts abroad, and stood high among the honorable merchants of the world. He inherited the name and the business of a house that through half a century had been unstained. The slow and sure method of gain did not suit him; he tried the fast rôle. To keep it up, he speculated with trust money put into his hands. This did not meet his necessities, and he used other peoples' names and added embezzlement and forgery. The game came to an end, as all such transactions must. He fled between two days, and wandered in foreign lands under an assumed name. Widows and orphans were ruined, and the innocent were dragged down in his fall. He lived abroad as a fugitive. He found he was not pursued. He grew bolder, and finally appeared in the streets of New York. Nobody meddled with him. Some who remembered him in other days and pitied him, give him a commission or two to execute. He skulks around through the by-ways and narrow lanes of lower New York, like a culprit, where a few years ago, he trod the pavement like a king. He has a little den of an office, strange enough, near the spot where Aaron Burr planted himself at the close of his life, and

tried to earn a scanty living, after having flung away the most brilliant prospect and repute that a public man ever possessed.

THE FAST MEN AT THE CLUB HOUSES.

The fast men of the street can be found in the evening, at some one of the many club houses established in the upper part of the city. These numerous and growing institutions are very unlike the club houses of London, nor have they their political significance. In London, the club houses have a staidness, order, and aristocracy, that mark the British character everywhere.

THE CLUB HOUSES, AND HOW THEY LIVE THERE.

The New York club houses have the excitement of the street about them. They are furnished in gorgeous style. The most costly viands, and the most exciting and expensive liquors are furnished. Fast New York spend a portion of their evenings amid the fascinations of the club. Londoners go to their clubs to discuss political matters, and decide upon parliamentary discussions or political agitations. New Yorkers go to their clubs to eat and drink and be excited. A London broker will go up from Lombard Street to his club, take a cosy corner, and dine upon a sober joint with a single glass of sherry or a mug of ale. A New York broker will go to his club and dine off from a bill of fare that would be considered sufficient for a court dinner to crowned heads or a banquet at the Lord Mayor's mansion. An Englishman will sit down at his club with a decanter of wine between himself and

friend, with the smallest and most fragile of wine glasses, and will hold a conference from one to four hours, in a low toned voice, discussing mercantile and other matters, and will rise from the table with that single glass of wine not consumed. If touched at all, it will be merely sipped, from time to time, during the conversation. A New Yorker will go to his club or hotel, with the fever of business still coursing through his veins, excited from success, or maddened from losses, and before he can touch a mouthful of food will call for his bottle of champagne, infuse into it an effervescence prepared for such excited spirits, and drain the contents before he touches his soup. It is no marvel that such men grow grey at forty; that premature baldness marks the business men of New York; that only a few reach mature life, and that many of these have paralysis, the gout, and kindred disorders; that long lines of them can be seen every morning—men made to be healthy, and destined to grow old—tottering along with canes to support them, and with an unsteady step, having burnt out their manhood, consumed their strength, and prematurely impaired their health, by the excesses of their lives. No warning will avail, no beacons admonish, but each for himself will strike his keel on the sunken rocks and hidden shelves, and perish like a vessel stranded on the beach.

A young man in this city represented a New England house of great wealth and high standing. He was considered one of the smartest and most promising young men in New York. The balance in the bank kept by the house was very large, and the young man used to boast that he could draw his check any day for

two hundred thousand dollars and have it honored. The New England house used a great deal of paper, and it could command the names of the best capitalists to any extent. One gentleman, a member of Congress, was reputed to be worth over half a million of dollars. He was accustomed to sign notes in blank and leave them with the concern, so much confidence had he in its soundness and integrity. Yet, strange to say, these notes, with those of other wealthy men, with nearly the whole financial business of the house, were in the hands of the young manager in New York, who, with none to check or control him, did as he pleased with the funds. Every one thought him honest. Every one confided in his integrity. All believed that he was doing the business of the concern squarely and with great ability.

In the mean while he took a turn at Harry Hill's "to relieve the pressure of business." Low amusements, and the respectable company he found, suited him. From a spectator he became a dancer. From dancing he took to drinking. From the bar he entered those paths to which Harry Hill's saloon is the entrance. He tried his hand at light play. He then went into gaming heavily, was stripped every night, drinking deeply all the while. He became enamoured with fancy women, clothed them in silks, velvets, and jewels, drove them in dashing teams through Central Park, secured them fine mansions, and paid the expenses of the establishments — all this while keeping the confidence of his business associates. His wan, jaded, and dissipated look went to his devotion to business. Men who met him daily had no idea that he was bankrupt in char-

acter, and had led the great house with which he was connected to the verge of ruin. The New England manager of the house was the father of the young man. His reputation was without a stain, and confidence in his integrity was unlimited. He had the management of many estates, and held large sums of trust money in his hands belonging to widows and orphans. In the midst of his business, in apparent health, the father dropped down dead. This brought things to a crisis, and an exposure immediately followed. The great house was bankrupt, and everybody ruined that had anything to do with it. Those who supposed themselves millionnaires found themselves heavily in debt. Widows and orphans lost their all. Men suspended business on the right hand and on the left. In gambling, drinking, in female society, and in dissipation generally, this young fellow squandered the great sum of one million four hundred thousand dollars. He carried down with him hundreds of persons whom his vices and dissipation had ruined. And this is but a specimen of the reverses to which a fast New York life leads. He may be seen any day reeling about the street, lounging around bar-rooms, or attempting to steady his steps as he walks up and down the hotel entrances of the city. A sad wreck! a terrible warning!

XXVI.

LEADING BANKING HOUSES.

J. H. W. SELEGMAN & Co.—CLARK, DODGE & Co.—FISK & HATCH.—GROESBECK & Co.—HOWES & MACY.—LOCKWOOD & Co.—MORTON, BLISS & Co.—TREVOR & COLGATE.—ROBINSON, COX & Co.—HENRY CLEWES & Co.—OSGOOD BROTHER.—DR. SHELTON.—HALL GARTEN & Co.—EUGENE KELLEY & Co.—LEE & WALLACE.—DABNEY, MORGAN & Co.—HENRY A. HEISER'S SONS.—MARVIN BROTHERS.—JOSEPH MILLS.—VERMILYE & Co.—CLOSSON & HAYES.

FAILURE, reverses, and loss of money, seem to be the law of Wall street—venture and hazard the practice. But there are no mercantile houses as old, or as well established as many of the banking houses on the street. There is no business safer, none more profitable, than dealing in stocks, if men are content to bring to it industry and integrity, and have tact, perseverance, and endurance to keep in the safe channel. The heaviest houses on the street are the oldest. In some instances, the business unimpaired has gone down to the third generation. Where banking houses which do the heaviest business and are the most successful are new as such, the members have laid the foundation for a successful business in the confidence inspired by their integrity in other marts of trade. To be a successful stock broker, a man must stand at the head of his class. He must have wealth, tried integrity, tact,

vigilance, and sharp attention to business. Men who buy letters of credit, or send funds abroad, must have confidence in the house to which they pay their money. Capitalists who deposit large sums of money with brokers, do not trust every adventurer that turns up on the street. A trickster, a man who is kiting to keep up his credit, whose word is shaken, or whose morals are questionable, cannot be a successful broker on Wall street. A well established banking house is a fortune, as well as a great capital, to bequeath to one's children.

Some houses on the street are thirty, forty, and fifty years old. One generation passeth away and another cometh. The name of an honorable and successful house is borne by the sons. Men who have passed through half a century of business without a stain, and have secured an ample fortune, bring their families to the front. The old name in some form is retained. The fathers put in capital and hold positions as special partners, to keep the boys steady, and to give them the confidence of the street.

Active successful business men seldom retire from Wall street. The few that have tried it, who have gone out for rest, recreation, or to enjoy themselves, tire of country seats, boating, travel, and elegant leisure, and welcome back the excitement and exhilaration of business. It is not the infatuation of the street, or the mania for trade, that influences them. It is not money that gives life its cheer, but something to do; active, cheerful, regular, honorable employment. Vanderbilt and Drew would rust and die, if they did not keep their muscles limber and their minds in full

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play by business. Not long since a very wealthy banker took leave of the street. He proposed to travel awhile, and then sit down in his elegant country seat, and with his library and friends pass the evening of his days. He soon appeared in his accustomed haunts, and was found at his accustomed desk. He said, "I should have died in the country. The novelty of my gardens, equipage, lawns and rides, soon wore off. I found I was a nonentity. When I was in business, I was of some consequence. Persons consulted me. My judgment was worth something, and my opinions were respected. As soon as I left business I was pronounced an old foggy—nobody cared for me—nobody talked to me, but said 'oh! he is counted out, he does not amount to anything, let him slide.' Here, I have cheerful, active, congenial business. I associate with men who have been my companions during my business life. I can work when I please, and go home when I wish. I am in the centre of trade, get the earliest news, and know that the world moves. I will remain at my desk till I am carried to that narrow house appointed for all living."

One of the oldest, heaviest, and most successful houses changed its firm on the 1st of May,—the founder and head of the house retiring. He had not been out of business a week before he came back to his office, looked sadly around, having no voice or part in a place where for many years he had ruled as king. He said, in confidence, "I don't think I shall like this new arrangement. You will see in the notice of the change of our firm, that it is not stated that I go out. I do not think I shall. I never was as miserable, or as

useless in my life. I will spend the summer in travel, but in the autumn you will see me back in my old place." One of the most successful merchants of Boston, having amassed princely wealth, kept as diligently at his business as when he was laying the foundations of his success. Some one asked him if he had not money enough. He said he had. "Then why do you not retire and take your ease?" "Because I should not live six months if I were out of business," was the reply. Dr. McKnight, the Commentator, was thirty years at work on his Epistles. His employment was genial, regular, and his spirits cheerful. When he closed the work he was hale, hearty, and in the enjoyment of a green old age. His friends advised him to do the same thing for the Gospels that he had done for the Epistles. He declined to do so, claiming that having worked thirty years, he was entitled to repose the balance of his life. His faculties began immediately to decline, and he died a driveling idiot. The philosophy of this arrangement is well understood on the street, and successful bankers prefer the active duties of their profession, to an indolent, worthless decline. In this paper on the leading banking houses, it will be observed that the heaviest houses and the most successful, are the oldest; that there is no line of business in New York as safe and reliable as the regular business of the street; that a house has seldom failed during the last half century, which has strictly confined itself to its legitimate business; and that there is probably not an instance, in which a house has joined speculation in stocks with buying and selling, that has not failed.

J. W. SELEGMAN & CO.

This is one of the largest houses on the street. The firm have houses in New York, San Francisco, New Orleans, London, Paris, and Frankfort. The firm is composed of eight brothers—each of whom presides over a particular house. The senior member of the firm began life, as most eminent men in the street began it, in an humble way, and is a self-made man. He was in mercantile life for many years, and then laid the foundation of his fortune. Six years ago he gathered his brothers together, and founded the house now so well known as the house of Selegman & Co. Distinguished for integrity, industry, and perseverance, the business of the house increased till it became established in all the great centres of trade in the world. Its great business has been in foreign exchange; but the house are heavy dealers in government stocks. Affable, courteous, and polite, the members of this firm are among the most popular on the street. With great judgment and prudence they mingled far-sightedness, and have an intimate knowledge of the markets of the world. The house has been very popular with the government. On the breaking out of the war Mr. Joseph Selegman visited Europe, and did more, probably, than any man, in inspiring the confidence of capitalists in the ability of the government to meet its liabilities. The Germans made large investments in government securities at an early period of the war. They were induced to do this through the agency of Mr. Selegman. His countrymen had great confidence in his integrity, good judgment, and far-sightedness, and

the result has justified the confidence they reposed in their banking friend. In social life he is as popular as he is in business. The head of the house in New York is a social prince, and distributes to his friends an elegant and generous hospitality.

CLARK, DODGE & CO.

This is one of the oldest banking houses in Wall street. It is second to none in the country for its heavy operations, its integrity, and success. Its specialty has been in negotiating railroad bonds and other securities.

FISK & HATCH.

This is a young house, but one of the most honorable and successful in the street. It is very enterprising, and has built up a very large and first class business in a few years. It has an immense trade in government bonds, which is made a specialty. The firm is smart, reliable, genial, and affable, and ranks among the first houses in the city. Mr. Hatch is a philanthropist as well as a banker. His contributions to mission work among the lowly, are very large. Every Sunday he can be seen in the desolate, neglected, and forlorn portions of New York, encouraging by his presence those who are engaged in rescuing the children of want and sorrow.

GROESBECK & CO.

This is a very old house. It is one of the largest stock houses on the street. It has this celebrity, that Daniel Drew set it up, and was for many years the

leading member. Mr. Drew, though no longer an active partner in the house, transacts its heaviest business through this firm. Mr. Groesbeck, so long the honored head, has just retired from the principal management of the house.

HOWES & MACY.

This is one of the best known banking houses in Wall street. It may be called a live house. Mr. Howes, the principal partner, is a smart, shrewd, energetic, bold man, though possessing a very quiet and placid demeanor. He was in the wholesale shoe trade, and when the Park Bank was started he became its president, and raised it to its present high renown. It is said he demanded of the bank a salary of twenty thousand dollars for his services. It was thought to be too much, and Mr. Howes resigned. He went immediately into the street and opened a banking house in the rooms occupied by the old United States Bank, and afterwards by the United States Treasury. His House took rank as first class at the start, and probably during no year of its existence has Mr. Howes' income been less than fifty thousand dollars.

LOCKWOOD & CO.

For many years this was one of the most celebrated houses in New York. Its beginning, with the firm of Jenner & Lockwood, was very small. The firm were stock brokers, and as such were very successful. After doing business ten years, Mr. Jenner left the house with a fortune. The firm then became Lockwood & Co., and took the lead in the street. The operations

of the house were immense. It was reputed to be the wealthiest banking house in New York. Mr. Lockwood's fortune alone was set down at not less than five millions. Speculation in stocks was joined to regular stock business. They were the heaviest of the class. The inevitable fate of all such operations overtook the house, and in the panic of September, 1869, Lockwood & Co. suspended payment. The liabilities of the house were stupendous, but its honor was not impaired, and the confidence of the street was retained amidst the general disaster.

TREVOR & COLGATE.

This is a specie house. It was the successor of Beebe & Co., one of the oldest houses in the city. For many years it was the only all bullion house in New York. Conducting the business in the same style of their predecessors, Trevor & Colgate added to the gold trade the selling of all kinds of stock. The house has the reputation of being one of the boldest and most daring in its operations. At the same time it has the reputation of being prudent and safe. The house is keen, sharp, and far-sighted. Having made an immense fortune in successful trade, Trevor & Colgate are among the most liberal men in New York. Their donations are truly princely. The superb church at Yonkers, built by Mr. Trevor as a memorial of his wife, and costing two hundred and fifty thousand dollars, which was donated to the society of which Mrs. Trevor was a member; the costly and elegant theological building at Rochester; the liberal donations to Madison University, of which Mr. Colgate is a trustee, indicate

but very feebly the extent of the gifts of this liberal house. The firm in benevolence go together. Whoever gets ten thousand from Mr. Trevor, gets ten thousand from Mr. Colgate.

HENRY CLEWES & CO.

Mr. Clewes began business in this city as a dry goods merchant. He was connected with the house of Wilson G. Hunt & Co. Active, shrewd, and energetic, he came on the street, and has made his mark among the ablest operators of the day. He is a small man, dark complexioned, about forty years of age, keen, energetic, and resistless. Mr. Clewes is an Englishman, has made banking his study, and has written some very able articles on the subject. He is a bold operator, but is regarded as safe. He has excellent judgment, puts his banking knowledge to a good account, and shows by his success that an intelligent brain is a good capital.

Mr. Clewes suspended without dishonor. The Fourth National Bank cleared his paper. He kept on special deposit 4 millions—drew out from time to time—making his deposit good daily. When the troubles in the Street began the banks shut down upon him. He was obliged to suspend. With 10 millions in his hands, on which he could no more realize than he could on a cartload of pumpkins. He righted immediately. The public confidence in the house was unshaken. Before the Street had recovered from the blow, Mr. Clewes was on his feet. Long before any settlement could be made with his credit-

ors his counting-house was open for deposits, and men came in with a rush.

OSGOOD & BROTHER.

Mr. Osgood could hardly fail to do a successful business. He is the favorite son-in-law of Commodore Vanderbilt, and a principal operator in the Vanderbilt stocks. He came to New York fifteen years ago, from Baltimore, and set up the banking house of which he is the head, ten years ago. He has made a princely fortune, always having the inside of movements in the Vanderbilt stocks. He transacts business for the great company known as the Vanderbilt Clique. He is sharp and shrewd in his business, a keen sportsman, values a fine horse, and is one of the best yachtmen in America. He is genial, liberal, and companionable, and entertains his friends like a prince.

DR. SHELTON.

Dr. Shelton is a heavy operator. He is a well known character, and is a chronic Bear. He is smart, shrewd, and acts for himself. He is always on the Bear side. He has great means, his purchases are large, and following the chances of success in one direction steadily and persistently, he has rolled up a large fortune. He is nearly sixty years of age, but follows the street as keenly as when he was a young man. He is self-reliant, and trades on his own judgment.

HALL, GARTEN.

The specialty of this house is negotiating commercial paper. In this department it has amassed great

wealth. Mr. Garten has the reputation of being a high minded, clear headed, shrewd, and successful operator.

EUGENE KELLY & CO.

Mr. Kelly commenced business in California in the dry goods trade. He came to New York and opened the house which after some changes in the name became the well known firm of Eugene Kelly & Co. The house on the Pacific coast is known as that of Donahue & Co. Mr. Kelly is very popular on the street, and his house has great repute for sterling integrity.

LEES & WALLACE.

This house was celebrated as representing the Bank of California, at San Francisco, the great moneyed power of the Pacific coast. Mr. Ralston was cashier and chief manager of the bank. He made a very large fortune in San Francisco. He built the Palace Hotel, the largest hotel in the world. His own country seat, near San Francisco, was itself a palace, with eighty rooms sumptuously furnished. Here he entertained his visitors like a prince. Often he had forty or fifty guests at once. His house and all it contained were at their disposal, and he entertained them magnificently. His fine, fast horses were the admiration of the city. He was a hard working man, and attended closely to his business. But financial troubles overtook him and his bank, and one day he was found drowned, whether by accident or suicide is not known. Most of his once large fortune went to meet his obligations, and he left little for his family. His immense building

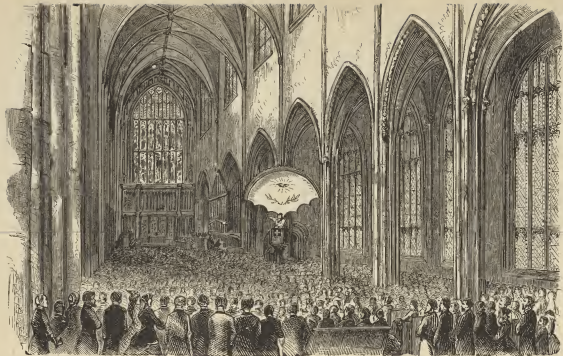
operations, private speculations, and the failure of the Bank of California combined to ruin him financially, and when his body was found on the beach near the city, it was generally believed that his drowning was voluntary.

DREXEL, MORGAN & CO.

This is a house of high repute. Mr. Drexel came to New York from Philadelphia. They occupy part of the Drexel Building, at the corner of Wall and Broad, one of the finest edifices in the city. This house are agents for the celebrated banking house of London—Morgan & Co. It is also agent of one of the banks of San Francisco. The firm have a house in Melbourne. The success of the house in San Francisco is due to Mr. Latham, United States Senator from California, who is pronounced one of the ablest bankers in the States. This house deals largely in railroad securities. In London it has been very popular with railroad men and railroad contractors. It has been able to control an immense trade.

HENRY A. HEISER'S SONS.

Mr. Heiser began business in dry goods. He was in the well known firm of Charles Heiser and Co. After many years of business, reverses came, and the house failed. Mr. Heiser came to the street as a dealer in commercial paper, government stocks, and gold. He was very successful, realized a fortune, and placed his house among the most honorable in Wall street. It ranks to-day among the oldest and most reliable stock houses in the city.



INSIDE TRINITY CHURCH

XXVII.

TRINITY CHURCH CORPORATION.

THE WEALTH OF TRINITY. — AS A PARISH. — THE YOUNG RECTOR. — TRINITY SERVICES.

THE Dutch settled the Island of Manhattan, and were the lords of the soil. They persecuted nobody. They welcomed all sects and conditions of men, stipulating only that their own customs, sacred and religious, should not be meddled with. The worship of the Dutch was in the language of Holland, but their talk and traffic were in English. A few Episcopalians, who came over early, found New York a genial soil. They opened worship in the English language. To the great sorrow of the Dutch, their children ran off to the Episcopal Church, because the worship was in English. Yet the Episcopalians were made welcome, and were allowed to occupy the Dutch Church one half of the Lord's Day. As a separate parish, Trinity was organized in 1697. Their house of worship was a small, square edifice, with a steeple. Pews were assigned to worshippers according to rank. There was the "Governor's Pew," the "Bachelor's Pew," the "Housekeeper's Pew," "Pew for Masters of Vessels;" and others are specially named.

THE WEALTH OF TRINITY.

It is difficult to estimate the wealth of this corporation. It is probably from eight to ten millions. It originated with a farm, in the then upper part of New York, now in the centre of business, which was leased by the governor to Trinity Church. Subsequently one of the governors of the colony gave it to Trinity Church in fee. The papers were sent across the waters for approval, but the home government refused to ratify the act of the governor. In the Revolution the estate became the property of the state. It got back into the hands of Trinity; but New York has a claim which has never been settled, that may cause some trouble by and by.

Nearly all this farm is now covered with the most elegant and costly buildings of New York, and the property held by Trinity, as a whole, is in parts of the city where the land is most valuable. It lies on Broadway, between the Battery and Fourteenth Street, and spreads out like a fan. It embraces wharves, ferries, dock privileges, and depots; immense blocks on Broadway, of marble, granite, iron, and brown-stone; splendid stores, hotels, theatres, churches, and private mansions. The most costly and splendid buildings in New York stand on leased ground, and the owners pay a ground-rent. Leases usually run for twenty-one years, containing several renewals on a new valuation. A Trinity Church lease, with its peculiar privileges and covenants, is one of the most desirable titles in the city:

AS A PARISH.

Trinity is a close corporation. Its vast property is managed by a vestry of five persons, who have plenipotentary power. Trinity is the Cathedral of America. Attached to it are three chapels in different parts of New York — St. Paul's, St. John's, and Trinity. It has a rector and eight assistants. The house of worship is the most costly and grand on the island. Daily services are held, and a choir of surpliced boys sing. Her great tower fronts Wall Street; it contains a chime of bells, that ring out the hours, halves, and quarters, announcing to the worshippers of Mammon how passes life.

THE YOUNG RECTOR.

The first position the church has to offer, superior in influence to that of a bishop, is that of rector. This official controls the immense revenues of the church. Dr. Berrian, the old rector, held his position for a great many years. Quite a number of the old ministers were looking for his place when he should depart. Among the number was young Mr. Dix, son of General Dix. He still looks like a college student. He had tact, energy, and executive ability. Dr. Berrian was very old, and could do but little business. The assistant ministers took their ease, and did not care about hard work. The laboring oar was put into the hands of young Dix. He seemed to like nothing better. Everything was done by him in time, and done well. He arranged the business that came before the vestry, drew the papers, and kept everything as systematic as a bank. The assistant ministers were very glad to have

young Dix do the work, and the old rector found it very convenient to have a young, smart assistant on whom he could rely.

The charter of Trinity allowed the appointment of an assistant rector. The position had been vacant for twenty-five years. To the surprise of everybody, Dr. Berrian nominated young Dix to that vacant position. The whole matter was a secret till the nomination was made. The seven assistants saw in the movement a successor to Dr. Berrian. They opposed the nomination, and asked for delay. The fact that Mr. Dix was youngest in years, and youngest in orders, was pointed out. But the nomination was confirmed and accepted on the spot, and Mr. Dix became, in fact, the rector of Trinity. On the death of Dr. Berrian, Mr. Dix was unanimously elected rector, and was at once inducted into office, without audience, without music, without religious service. But few of the assistant ministers were present. With the wardens, the rector walked from the vestry to the north porch, and from thence to the main entrance. Here the keys were handed to him, — an emblem of authority, — and the ceremony ended. The salary of the rector and of the assistants is any sum they may need. Annexed is a fine house well furnished, holiday gifts, tour in Europe, provision for wife and children if the husband dies, and a settlement for life. A minister of Trinity has a metropolitan fame, and distant dioceses often send to Trinity for their bishops.

TRINITY SERVICES.

The choral service is one of the specialities of Old Trinity. It was introduced, in its present order, by Dr. Cutler, who succeeded Dr. Hodge as organist. A choir of boys was introduced in connection with the voices of men; the whole, dressed in white surplices, make quite a show in the chancel. The distance of the great organ over the main entrance from the choir made it necessary to introduce a chancel organ, which was opened with great ceremony. Not the least curious was the presence of an old organist, who, over sixty years ago, played the first chant that was introduced into the Episcopal Church in this country. So strange was the performance, that the authorities of St. John's Chapel were outraged by the innovation. The vestry formally waited upon Bishop Hobart, and demanded that he should put a stop to such outlandish music. So little were chants understood or enjoyed even in the Episcopal Church at that day! The bishop declined to interfere, and chants became popular. The choral service is very taking. Everything is sung in the service that can be sung — the Psalter, the Creed, as well as other parts of the service. The people are mere spectators. The ministers and choir within the chancel-rail have it all to themselves. The music is very difficult, and it is sung in such rapid time that an untrained voice cannot keep up. The service opens on Sunday with a thronged house — aisles and vestibules full. The crowd remains till the singing is over and the sermon begins. Then it disperses, as if the performance was complete. It is very difficult to hear the

officiating ministers in Trinity. Most that they say, so far as the people are concerned, might almost as well be said in a Latin tongue. There is scarcely a good reader or speaker in the whole force of Trinity. The utterances are indistinct, and the tone low, as if the reader did not care whether the persons in the house heard or not.

At the opening service the leader of the music comes out of the robing-room dressed in a black gown, followed by about forty or fifty boys and men in surplices. The rector leads, followed by a train of clergy in white robes. On the opening of the vestry door the audience rise, and keep on their feet till the procession move into the chancel and are seated. The priest intones the service after the manner of the Catholic Church. The preacher for the day is escorted from the vestry to the pulpit by the sexton, who waits at the foot of the stairs till the minister is seated. The rector of Trinity is thoroughly High Church. He introduces into the services all the pomp, display, and ritualism that Episcopacy will permit. He models his service in as close imitation of the Catholic worship as the steady Protestantism of New York will bear.

Trinity Parish includes seven churches: Trinity, St. Paul's, St. John's, in Varick Street, Trinity Chapel, in Twenty-Fifth Street, St. Chrysostom, in Seventh Avenue, St. Augustine, in Houston Street, and Cornelius's Chapel, on Governor's Island. To support these churches, with schools and charities, costs \$500,000 a year.

XXVIII.

DANIEL DREW.

EARLY CAREER.—SEEKS HIS FORTUNE.—MR. DREW IN NEW YORK.—MR. DREW ON THE HUDSON.—OPERATES ON RAILROADS.—OPERATOR IN THE STREET.—FAILURE AND RETIREMENT.

A very few years ago, on any pleasant day an elderly man could be seen moving down Wall Street, on a visit to his brokers. He is of medium height, with a dark, mahogany-colored, unimpassioned face, heavy-shouldered, but declining towards the feet like the letter V, stooping shoulders, dressed in an ordinary suit—a cross between a cartman and a small trader. This person would not be taken for a man having an especial interest in the fierce conflicts that at times rage in the street. If you catch his eye, you will observe a sharp, bright glance in it, with a look penetrating and intelligent. That man is Daniel Drew. He would pass anywhere without observation as a very ordinary person. He must love the excitement of the street. He is an old man—over eighty; he has been battling with the bulls and bears during the lifetime of one generation. Years ago he was a rich man—he had one of the finest houses in upper New York. He could give away half a million of money to a benevolent cause at a time and not feel it.

He could draw his check for a million and have a fine balance left in the bank. At a time when most men would seek repose, and withdraw from the turmoil and fluctuations of the stock market, he had thrown himself into the fiercest of the strife, and was still battling with all the energy of youth. He is a devout member of the Methodist Church, and a liberal supporter of it. He is a class leader, and exhorts and prays in meeting; and yet, in the street, where the strife is the hottest and the affray the deadliest, there he was. He has been driven, by fierce law suits, growing out of stock operations, from his home and out of the State. Within a few years he has more than once imperiled his whole fortune. His losses have been immense, and half a million has been paid as a compromise. Yet he seemed as little disposed to retire as when he commenced the conflict. He had no office, but the leading broker who sold for him always gave him a desk. In the Erie war, when chased by sheriffs and haunted by injunctions, he hid himself in a loft in Nassau Street, and was guarded by a few friends who were financially bound to him. Out of his own home and immediate domestic circle, he made no friends. The hooks that bind him to business associates are not of steel. A bull to-day in stocks and a bear to-morrow, friends of to-day desert him as his tactics turn. He lives mostly alone and should he pass away, he would be hardly missed. He has none of the social, frank, manly, electric influence that drew around Vanberbilt such a host of devoted friends. Such was Daniel Drew as he appeared in 1879, the last year of his life.

EARLY CAREER.

This remarkable man was born in Carmel, Putnam County, New York. He is more than eighty years of age. He has been one of the most astute, shrewd, and successful capitalists in the city. In person he is of medium height, his hair is still dark, his complexion very dark. He is tough and agile, and would pass easily for fifty-five. For several years he seldom made less than half a million a year. His gifts have been very large. He seldom gave away less than one hundred thousand dollars a year in private charities, besides the large gifts which mark his munificence. He selected his own charities, and vagrant solicitors have not a very high opinion of his liberality. At a meeting of the trustees of his church, not long since, the question came up about finishing a mission chapel. One of the trustees said, "We expect a generous sum from brother Drew." Turning to him he said, "Brother Drew, I put it to your conscience. Don't you see your way clear to give us ten thousand dollars?" To which Mr. Drew replied, "No, I do not;" which ended the matter. Mr. Drew is a devout member of the Methodist Church. He attends promptly and punctually to all the duties belonging to his profession. He is a member of a class, and visits the class-meetings regularly. He is present at the devotional meetings of the church, and speaks and prays with great acceptance. As a Christian man he is humble, cheerful, and of good report. He is very reticent on ordinary occasions, but genial and intelligent when one

wins or enjoys his confidence. He has two children, a son and daughter. The son is well provided for on a farm. The daughter, the wife of a Baptist clergyman, is an heiress in her own right.

SEEKS HIS FORTUNE.

He passed his early years on a farm. In a small school-house he obtained the rudiments of his education. His father died when Daniel was fifteen years of age. He then came to New York to seek his fortune during our war with England. From a North River sloop he landed on the spot where Washington Market now stands. Resolved to do something, and finding nothing better to do, he hired himself out as a substitute in the place of another, and became a soldier. Next we find him on the saddle, driving cattle to market from his rural home. It took two weeks then to make the trip. While engaged in this business a storm came on. He found shelter in a gig that stood under a tree. A bolt of lightning stunned him and his companion, killed the horse, and gave them a narrow escape. Careful, persistent, indomitable, with good habits, with a shrewdness of no ordinary kind, with a zeal and energy glowing like a volcano beneath a quiet exterior, he early laid the foundation of a fortune.

MR. DREW IN NEW YORK.

In 1829 Mr. Drew removed to this city. He established his headquarters at Bull's Head in the Bowery, and made it the Drovers' Exchange. New York was too limited for his business capacity. He stretched the trade into Pennsylvania, and then into the far West.

Droves of over two thousand head of cattle crossed the Alleghanies under his direction. In 1834 he began his steamboat enterprise. Vanderbilt, then coming on to the stage, was running opposition everywhere. Something had to give way; and Mr. Drew, watching his opportunity, bought the Cinderella for a trifle.

MR. DREW ON THE HUDSON.

In 1838 the Hudson River Line, with fine boats, and at three dollars to Albany, monopolized travel. Mr. Drew bought the Emerald, and ran her as an opposition to the old line, at one dollar fare. A compromise was effected, and the old price restored. In 1840 Mr. Drew formed a partnership with that steamship king, Isaac Newton. The floating palace, Isaac Newton, became a night boat through the suggestion of Mr. Drew, and the People's Line became a success. The New World followed, and the history of the line is well known.

OPERATES ON RAILROADS.

The Hudson River Railroad was opened in 1852. Mr. Boorman, the president, told Mr. Drew that on the opening of the road to Albany his steamboats would go under. Mr. Drew carried passengers for a dollar. The fare on the road was three. The president urged Mr. Drew to put his fare up to two dollars. "Our company makes money enough at one," said Mr. Drew. "You can regulate the fare in one way. Buy out the People's Line, if," he added, "you have money enough." Vanderbilt looked with jealousy on Mr. Drew's advent in the steamboat business. "You have no business in

this trade," said the Commodore. "You don't understand it, and you can't succeed." Since 1836 more than fifty opposition boats have been placed on the Hudson River against the People's Line. Not one of them has been a success; while the unequalled river steamers — the Dean Richmond, the St. John's, and the Drew — tell the story of Mr. Drew's success. He chose his assistants with great sagacity; and the captains, pilots, clerks, and subordinates seldom left his employ till they were removed by death. Mr. Drew insured his own steamboats. It would have cost him half a million of dollars to have them insured in any reliable office. His losses were not ten per cent. on that sum. The loss of the Dean Richmond cost Mr. Drew nearly three hundred thousand dollars. He paid every shipper and passenger all that was claimed. There was not one single lawsuit, nor a reference even, in the settlement of the cases.

OPERATOR IN THE STREET.

In 1836 Mr. Drew appeared in Wall Street. For eleven years his firm, including Robinson and Kelley, were very celebrated. Mr. Drew was a rapid, bold, and successful operator. His connection with the Erie Railroad, guaranteeing the paper of that company to the amount of a million and a half of dollars, showed the magnitude of his transactions. In 1857, as treasurer of the company, his own paper, indorsed by Vanderbilt to the amount of a million and a half of dollars, saved the Erie from bankruptcy. During that year, amid almost universal commercial disaster, Mr. Drew's losses were immense; but he never flinched, met his paper promptly, and said that during all the

crisis he had not lost one hour's sleep. In connection with Vanderbilt, he relieved the Harlem road from its floating debt of over half a million dollars, and aided in placing it in its present prosperous condition:

HIS FAILURE AND RETIREMENT.

The panic of September, 1873, which pulled down so many strong houses, weakened old Daniel Drew, and though he struggled along for more than a year, he finally failed, failed badly, and retired from the street to his farm in Carmel, where he is living a quiet old age on the remnants of his once splendid fortune. In 1875, soon after his failure, he met with his greatest domestic loss, in the death of his wife, to whom he had been married fifty-six years. She died in the fine house at the corner of Union Square and Seventeenth Street, and was buried at Carmel. Soon afterward, this merchant prince's home was turned into stores. Drew's business relations with the city, at least in his own name, are also completely broken. But he has done an immense amount of good with much of his money, as liberal and constant benefactions to all the sacred and secular institutions of learning in his religious denomination abundantly testify. The elegant marble structure in Fourth Avenue, known as St. Paul's Church, the fine Methodist church at Carmel, and the Drew Theological Seminary, are special and magnificent monuments of his munificence.

Daniel Drew died in New York city, September 18, 1879, aged 82. He was buried in the family vault on his farm at Carmel. He made millions of money, but left next to nothing.

XXIX.

INCIDENTS IN CITY EVANGELIZATION.

THE NEW YORK CITY MISSION. — ORIGIN OF THE WORK. — THRILLING INCIDENTS. — TEMPERANCE IN A RUM SALOON. — RESCUE OF THE DESTITUTE. — A SOLDIER IN TROUBLE. — A YOUNG MAN'S STORY. — NOT EASILY DISCOURAGED. — A MISSIONARY'S DAILY WORK. — A FOOL ANSWERED ACCORDING TO HIS FOLLY.

ORIGIN OF THE WORK.

THE New York City Mission, though not under that name, was founded February 19, 1827. Into this was merged the Young Men's Tract Society, which was formed in 1825. The work of the society for two years was to supply with tracts the shipping, markets, humane and criminal institutions, and the outskirts of the city. In June, 1832, a new feature in the work was introduced, especially by the lamented Harlan Page. It was the concentrated effort and prayer for the *salvation of individuals*. This gave directness and efficiency to the society, and missionaries were employed to labor in the destitute wards of the city. From November, 1834, to 1866, the number of regular missionaries increased from twelve to forty-five. The work among the New York poor and neglected has

continued for forty years. The society now employs forty-six missionaries, with twenty stations. These men, during a single year, have made about one hundred and twenty thousand visits to the neglected homes of the city, have reached fifty-three thousand nine hundred families, and have distributed nearly two millions of tracts in twelve different tongues. Walking through the lanes and by-ways of the city, they persuade multitudes to go to the house of God and to the Sunday school. Their work among neglected and vagrant boys and girls is very successful. Temporary relief has been afforded to the needy, and employment found for the stranger. Friendless girls — and they are counted by thousands — have been led to homes of security and protection. Fallen women have been led back to the path of rectitude, and over ten thousand have been led to attend some place of public worship. Young men have been enlisted in the mission work ; religious reading has been furnished to police stations and the rooms of firemen ; and this presents but a feeble view of the work of all shades and hues that the lowly demand, and these devout and self-denying men perform.

THRILLING INCIDENTS.

No book of romance could be made as thrilling as one filled with the details of real life among the destitute poor of New York. Men and women come here from all the cities and towns of the Union and the world. They come for hope of gain ; to make a fortune ; to get a livelihood, and to hide their characters in the wilderness of this great people. Many bring with them a little money, and hope to increase their

store. Many are seduced from home by offers of employment. Many come under promises of marriage. Sickness, bad society, sudden temptation and crime plunge them into want. Many sincerely repent, but are not able to escape from the mire into which they have fallen. The arm of the benevolent and the religious must help and rescue the fallen. In the thousands of visits that missionaries pay, facts that thrill the heart and move the compassion are daily gathered.

TEMPERANCE IN A RUM SALOON.

In a saloon where tracts had been previously left without opposition, the keeper said to the assistant, "I wish you and your tracts were in hell; you have made my customers crazy; you have injured my business." This was said with oaths and curses. As the visitor left the house, a man followed him, who said, "That bar-keeper told some truth. I was a hard drinker; within six months I have spent five hundred dollars in his house; but since I read your tracts I have quit drinking, and spent my time in seeking my soul's salvation." He stated that three others had followed his example, and they went together to church on the Sabbath.

As the assistant was crossing the Brooklyn ferry, he was accosted by a genteelly-dressed man, who said, "I believe you are the person who, in August last, took a wretched, bloated drunkard into the mission in Greenwich Street. After he signed the pledge, you gave him some clothing, and money to pay his fare to Brooklyn." The assistant remembered such a case. "Well," said the man, "I am that man. Leaving you, I went to my old employer, told him I had signed the pledge, and

asked him to try me again. With many fears he took me back. I thank God that by his grace I have kept my pledge, and gained my employer's confidence. I am now a member of the church, and an officer in the Sabbath school."

RESCUE OF THE DESTITUTE.

A Christian lady, riding from Newark to New York, met in the cars a girl in distress, and on reaching the city, she led her to the mission. The girl's story was briefly this: She was a German orphan, sixteen years old, at service in Erie, Pa. Another girl had persuaded her to go with her to New York, where, she was told, she could live without doing much work. Having money on hand, saved from her earnings, she agreed to go; and they started together. At Dunkirk, in the changing of cars, they became separated, and this girl remained and took the next train. A respectable looking woman in the same car, seeing her weep, tendered her sympathy, and told her she lived in New York, and would take her to a good place. On their arrival at Jersey City, she took the cars for Newark, N. J., where they put up at a public house, and occupied the same room for the night. When the girl awoke in the morning, her money, and her clothing, and her friend were gone. She could not leave her room; she was completely stripped. The wife of the hotel-keeper had compassion on her, and gave her an old dress and a ticket to this city. Her experience among strangers had made her anxious to return home. The funds needful to clothe her comfortably and procure a passage ticket to Erie were raised, and in a few days

she left for home, grateful that she had been providentially saved from ruin. She returned to the family she left, and in writing, says, "I think the Lord led me to your mission to convert me."

A SOLDIER IN TROUBLE.

Being requested to visit a needy family, the missionary hastened to the place given as their abode. This was in an upper room of an old tenant-house. On inquiry, he found it to be the family of one who had fought under the stars and stripes. He had been discharged from the service. His wife was confined to her bed by sickness, and was so feeble as to be seemingly but just alive. Three small but interesting children were shivering over a scanty fire. The soldier-husband and father acted as nurse and housekeeper. His room, both in order and cleanliness, gave evidence that he was one of those who could turn his hand to almost everything. Generous persons placed means in the hands of the missionaries for benevolent purposes, and the family was relieved. Spiritual as well as temporal ministrations were thankfully received, and the missionary always found a welcome.

A YOUNG MAN'S STORY.

"In September, 1857, I left my country home to seek my fortune in the metropolis of the nation, willing to work at anything that Providence should place in my way, unmindful what it might be. Upon my arrival here, the crisis was just beginning to tell with fearful effect upon all classes. Persons in almost every branch of industry were thrown out of employment, and even

the best known and most skilful found it difficult to obtain work at the then greatly reduced rates of compensation. I had previously worked at a trade, but leaving before my time had expired I was not entitled to a recommendation, nor did I get one. I had recourse to Mr. — the missionary's kind offices. I called on him, stated my case, and after he had listened to my story, he concluded to give me a recommendation, in substance as follows:—

“ ‘ This is to certify that I believe — to be a faithful, honest, and industrious boy, and that I take great pleasure in recommending him to any person who may need his services, feeling satisfied that all work given him will be performed to the best of his ability.’

“ With this in my pocket, I again went forth, and soon succeeded in obtaining work at the miserable pittance of a dollar and a half per week, in a large manufactory where they were making a new article, on which the profits were at least a hundred per cent. I worked there for eighteen months, and the largest sum I obtained was two dollars and a half per week. During this time my winter evenings were spent in reading and at night school, never going to a place of amusement of any kind but once in all that time. In this way I became more perfect in my education, and when fortune smiled on me I found myself reasonably competent to meet its duties; and commencing in my position at a salary of nine dollars per week, it has gone on increasing until now it is two thousand dollars a year. Many times during the last nine years I had promised myself the pleasure of calling on and thanking the kind giver of that recommendation, to which I owe my

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IN
NEW YORK.

says, "You will be glad to know that I sat down to the table of our Lord on the first Sabbath in June, having made profession of my faith."

A MISSIONARY'S DAILY WORK.

Like his experience, the duties of a city missionary are at times very peculiar. This is true, at least, whenever he has to convert a butcher's shop into a mission station. For example, he begins the day at an early hour, and is occupied with things ordinary and extraordinary until ten. He then goes over to James Pyle's to beg a box of soap; and, glad at the success of his errand, he runs two or three blocks on his way back, out of mere forgetfulness. Now he has directions to give some workmen waiting to receive him; a conversation with the gas-fitter, and a conference with the carpenter, which is presently interrupted by the woman who has come to clean, declaring that nothing worth naming can be done until the missionary goes to the corner grocery for "a scrubbing-brush and five cents' worth of washing soda." These procured, it is found that there is some whitewashing to be done, and unfortunately there is no one but "the man of all work" to do it; and so, because the work, already too long delayed, must not be hindered, nothing is left but for the poor missionary to mount an empty dry-goods box and swing his brush until two long hours have filled him with fatigue and disgust. But it is twelve o'clock, and he has scarcely time for a hasty washing of hands and face, the removal of sundry "trade marks" from his coat and hat, and the polishing of his boots with a newspaper; for he has an appointment shortly after noon.

In an upper room a little company is gathered, while below a hearse and carriage stand waiting at the door. For the days of only one week was the daughter and sister visited before death came to put an end to all preparation. Looking upon the peaceful form, clad in the garments of the grave, where before the violence of pain almost prevented the utterance of bodily fear, and restless desire, and ardent hope at last, a theme was at once suggested, and the missionary found refreshment for his own spirit while he endeavored to comfort and instruct with thoughts of the happiness of that home, and of the nature and importance of the efforts to reach it, where the wicked cease from troubling and the weary are at rest.

A FOOL ANSWERED ACCORDING TO HIS FOLLY.

The missionary has often occasion for all his wits, and must sometimes "answer a fool according to his folly." On the top floor of a tenement-house in Mott Street lives a shoemaker, a hard drinker and a scoffer at religious things; but with all this a good-tempered fellow, who will bear plain talking. His family, and some girls who work with him, are in the habit of attending our meetings. One day in November, as the assistant was visiting them, with an evident design to make sport of him and his work, the shoemaker turned upon him, saying, "Mr. P——, you have made all my family believe there is a devil: now, did you ever see him?" "O, yes, sir," said he, "very many times. I can't say I ever saw the big old devil — he is too cunning for that; but I have seen a great many little ones. I saw one or two just before I came into your house." He

wanted to know how they looked. "Well, they were very much bloated up, eyes red, face a little peeled and bruised, and, phew! what a breath! One of them seemed to be holding the other up; and as I came up stairs they were holding on to the lamp-post to keep from falling." "Well, sir," said he, "I never saw the devil, and I'd like to see one." He felt he was in for it, that the women were laughing at him behind his back, and that he must make as good a fight as he could. With that the assistant led him up to his glass, saying, "Look there; you will see the description is all right." "Do you mean to call me a devil?" "Now, don't get mad; you know you began it." "That's so," said he; "but I'd like to have you prove I'm a devil." "Well, I'll prove you are a little one from Scripture. The Savior told the Jews, 'Ye are of your father the devil; the lusts of your father ye will do.' And the apostle says, 'Now the works of the flesh' — that is, of the devil — 'are manifest, which are these: adulteries, . . . murders, drunkenness, revellings, and such like.'" Without a word, he turned on his heel, went to his bench, and took up his lapstone. "I a devil" — rap, rap — "proved too by Scripture" — rap, rap — "pretty tough that on a fellow" — rap, rap, rap. His wife has told us he has not taken a drop since of any kind of liquor, not even beer.

XXX.

POLICEMEN ON TRIAL.

NEED OF DISCIPLINE. — MR. ACTON AS A JUDGE. — TRIALS IN THE COURT-ROOM. — HUMOR AND WIT. — TRYING THE COMPLAINANT. — A PANEL-THIEF.

NEED OF DISCIPLINE.

To enforce discipline, a court is held every Wednesday at headquarters. Here from fifty to a hundred patrolmen are arraigned and tried every week. The trial is conducted, in some respects, with the formality of a court. The defendant is duly cited to appear; he is served with a copy of the charges against him, and the names of witnesses to be examined. Most of the charges are very frivolous — such as sitting down when on duty; reading a paper; standing in doorways; stopping on the streets to talk; off his beat; going into a house, a bar-room, or a dram-shop; appearing without gloves; neglecting to try the doors to see if they are unfastened; not responding to the sergeant's rap; being too long in patrolling his post. It is the duty of the inspectors to follow up the men, watch them, detect them in little errors, and report them for trial. The efficiency of the force demands this.

MR. ACTON AS A JUDGE.

In the third story of the building used as the headquarters, the court-room is located. It is a large, well-lighted, well-ventilated room, with seats for about a hundred, a bench for the court, with ample accommodations for the press and for visitors. At ten o'clock court opens. The following is a photograph of the scene as it was when Thomas H. Acton was president of the police commission, and took the entire labor of the trial upon himself: He is judge, jury, district attorney, and counsel for the defence. He is a small man, wiry and nervous, with hair prematurely gray, which he wears cut close to his head like a prize-fighter. He is prompt and rapid in the despatch of business, and can try and dispose of a hundred cases during the day. Lawyers are seldom employed, as policemen find they can get along much better by telling their own story in a simple and direct manner. When lawyers attend, no hair-splitting is allowed; no quibbles, no legal subterfuges, no objection to this testimony or that because it does not conform to legal rules. The court is one of equity. The officer who arraigns the patrolman tells his story in his own way; and the defendant tells his story, brings up his witnesses, and the case is disposed of at once. A shorthand reporter takes down every word of the testimony, and this is submitted to the full board before a decision is rendered. Mr. Acton has been in the force eight years. He prepared himself for his present duties by a close attendance on the police trials at the Tombs, especially on Sunday morning. He is very shrewd

and talented. He is very adroit in putting questions. He can break a nice-laid scheme, expose a well-told story, and bring the truth out by two or three sharp questions; and the work he does in a day would take an ordinary court a week to discharge. Out of two thousand men on the police, all are not saints; and to do fairly by the city, and justly by the men arraigned, a judge must have a cool head, ready wit, be prompt and decided, be a good judge of human nature, and have strong common sense.

TRIALS IN THE COURT-ROOM.

Half an hour before the court opens, the room is all alive. Officers and men and witnesses fill it full. The captains, in full uniform, take the seat of honor within the iron railing. The sergeants have chairs outside the railing, and the men huddle together on the benches. The clerk comes in with an armful of yellow envelopes, which contain the sworn complaints. Promptly on time Mr. Acton takes his seat, and, without any formality, calls out the names of the defendant, the complainant, and the witnesses. The defendant steps forward, the charge is read in two or three lines: "Off duty for two or three hours." The testimony is taken. "How is that?" is put to the defendant. He makes his statement, brings up his witnesses if he has any, and the next case is called before the witness has really done speaking. During the trial Mr. Acton gives sound advice, words of caution, admonitions and threats. To turbulent men he has a loud, harsh, sharp tone, that rasps like a file. Generally he is tender and candid, and has much patience. If he thinks the officers are

hard on the men, he defends the men. Conspiracies are often formed to break men; but such plans are not only frustrated, but are usually exposed, by the keen dissecting-knife that lays bare the motives.

HUMOR AND WIT.

There is a great deal of humor in these trials, and half a day can be spent very pleasantly in seeing how justice is administered to the guardians of the city. A witness is called upon. "State what you know." The policeman asks a question, but dislikes the answer. Mr. Acton says, "You asked the question: you must take the answer he gives you." Four witnesses testify that a policeman took ten dollars, and let a prisoner go. The policeman denies it. "They all lie, do they?" Mr. Acton says. A man is arraigned for talking twenty minutes. "Too long, Brown, too long. You must learn to tell shorter stories, or police business won't agree with you." To one who is charged with coming out of a brewery, this admonition is given: "You must keep out of breweries, or keep out of the station-house." One man was off duty catching a goat. "Let the goats alone, and attend to your business," is the rebuke. In answer to the charge of being off duty, a policeman said he went into a house to look after a drunken man. "Let drunken men remain in the house when they are in it; you have no business with them there." Two officers were brought up for quarrelling: one pulled the other's nose. "Pretty business," he says, "for policemen! The city pays you twelve hundred dollars a year to keep the peace, and the first thing you do is to go and break it." But some one said, "They shook

hands afterwards." "Well," said Mr. Acton, "that is an improvement on prize-fighting. Prize-fighters shake hands before they go into the fight, but seldom when they come out of it. What shall I do to the man who pulled your nose?" "Don't break him, sir," the complainant says. A policeman is accused of coming out of a bakery. He went there to get some coffee. "Did you get it?" "Yes, sir." "Well, two days' pay off for that." Another is accused of not trying the doors on his beat, to see if they were fastened. He denies the charge of neglect, but undertakes to split hairs on the charge that he neglected to try *all* his doors. In sharp tones the president says, "Don't play any of your fine points; don't try any of your dodges here. You confessed your neglect of duty, and I shall punish you for what you do neglect, not for what you don't." One is seen coming out of a dram-shop. He makes some frivolous excuse. He knows that it will go hard with him, as the president shakes his head, and says, "You will learn to keep out of rum-shops by and by." "Keep on your post, Mr. Brown," is said to another. "Off your post, eh? Went to get some coffee? That's the dearest cup of coffee you've drank this year. No coffee on duty." "Couldn't be found on your post for two hours! You might as well be in Harlem. You had better seek some other business." "Don't know the limit of your post? Go and find out: don't bring that excuse here again for being off duty." "Jones, you must get a new coat before you come here again. It will do for me to wear such a coat as that, not you." A man comes up and whispers to Mr. Acton. In a loud tone Mr. Acton says, "This man requests that the

name of some ladies who have brought charges against policemen may be kept out of the papers. I tell him I don't run newspapers, and have no control over them. I have been trying these eight years to keep my own name out of the paper, but I haven't succeeded." "You're a nice young gentleman," Mr. Acton says to another; "you desert your post without leave. This is the third time you have been before me lately. You had better take your buttons off, and carry them to the station. Police business don't agree with your constitution." No member of the force is allowed to be in debt. To one against whom this charge is preferred, Mr. Acton says, "Go home, settle that matter before you sleep, and report to me to-morrow morning." And so the trial proceeds till the yellow envelopes are exhausted, and every one has had a hearing.

TRYING THE COMPLAINANT.

The humorous part of the trial usually takes place in the afternoon. The morning trials are for breaches of discipline, preferred by inspectors, captains, or sergeants. But the trials in the afternoon are on complaints preferred by citizens who consider themselves aggrieved, abused, or wronged by the police. In nine cases out of ten the investigation proves that the complainants were in the wrong, and the policemen right. The members of the force humorously call the afternoon trials, "Trying the complainant." The charge is usually based on alleged abuse of citizens; refusing to make arrests; beating with the club; assaulting women; levying black-mail; allowing stores to be broken open on their beat, and other charges. After

the complainant has told his story, the officer tells his; and usually, if a man has been beaten, it was because he resisted the officer. Women make complaints of brutal treatment, bring ten or twenty witnesses to show how excellent their character is, cry in court over the wrongs done their feelings by arrest, and get the sympathy of the crowd. But when the captain comes up, and testifies that they were both drunk and disorderly in the station-house the night before, and filled the room with profanity and obscenity, the women find themselves exposed, often shout out imprecations, and flaunt out of the room.

A PANEL-THIEF.

The panel-thieving business is almost entirely in the hands of black women. They carry on their trade so adroitly that it is difficult to discover their whereabouts, or to detect them at their business. They make frequent complaints against the police. One of them appeared before the commissioner the other day—a very good-looking and intelligent mulatto woman. She was a poor washerwoman, she said, and quietly maintained herself and family. While she was washing, one day, a policeman came and took her to the station-house, without giving her time to lock her doors. The policeman afterwards searched her house, and carried away some keys which a gentleman left there. She also asserted that her house was robbed in consequence of the doors being left unlocked. The evidence showed that she was one of the most notorious panel-thieves in New York. The “keys which the gentleman left” proved to be keys and tools of

burglars, which the policeman exhibited, together with the locks and bolts used in panel-thieving, at the sight of which the complainant set up a howl, went off into a nicely-arranged hysteric fit, and was dragged by the inexorable policeman out of the court-room, to recover at her leisure.

For neglect of duty, breaches of discipline, improper behavior, insulting or discourteous conduct, all rudeness or unnecessary severity, the policemen are promptly arrested, tried, and punished. The penalty varies from the deduction of a day's pay to suspension or dismissal. So far as the court is concerned, this trial is final. There is no appeal, there is no rehearing, there is no review. If a man is unjustly cut off, he can only be reinstated by being readmitted, as if he had never been on the force. The commissioners sustain the men in an honest and fearless discharge of their duty, even though sometimes they make mistakes. If they arrest a man wrongfully, or in the zealous discharge of duty go unintentionally beyond the law, the commissioners step in and shield the policeman, taking the blame upon themselves. Every encouragement is held out to the men to become efficient members of the force. Their behavior, their dress, their attention to orders, sobriety and promptness in the discharge of duty, surely lead to promotion. The rigid discipline of the force after a time ceases to be an annoyance. The general superintendent, in his late report, in speaking of discipline, says, —

“It produces a feeling of pride when allusion is made to the efficiency of the force, and to the high degree of discipline it has attained. Officers and men alike

are entitled to the highest commendation. There seems to be among them a general anxiety to excel in personal deportment, neatness of attire, and proficiency in military acquirement. The fidelity with which the various duties that devolve upon them are performed entitles the members of the force, with inconsiderable exceptions, to our special approbation."

THE DIAMOND SWINDLE.

The diamond gang includes two or three pawnbrokers and diamond dealers and confidence men and women. A "lady" advertises for a loan to release her diamonds to prevent their sale at a sacrifice. Some capitalist answers, sees the lady and also the pawnbroker, who says he has advanced \$1,500 on the jewels. The pawnbroker's clerk goes with the capitalist and diamonds to a dealer, who, of course, never saw the lady, the pawnbroker, or diamonds before, and he thinks they are worth \$3,000. Capitalist advances \$1,500 and takes the diamonds as security for loan and interest. Casually, a respectable jeweller sees them and pronounces them good imitations, worth perhaps \$50. The capitalist never again sees the chief swindler, the woman, who was to pay him two per cent. a month, he to hold the diamonds, which he still "holds."

XXXI.

FINANCIAL TYPHOON OF 1873.

MONIED CENTER SHAKEN—HOUSES BLOWN DOWN—PROMINENT MEN
RUINED.

ABOUT once in ten years New York is visited by a great financial revulsion. It usually begins in Wall street, and sweeps, like a tidal wave, over every part of the land—paralysing every interest, and ruining men by the thousands. Every country has a great monied center. All attempts to get the great capitalists out of Lombard street have failed. From a little city, two miles long and one wide, London has spread out until it is ten miles square. For over a hundred years efforts have been made to change the monied center of that city. But all attempts have been futile. Daily half a million of men are poured into the city before ten o'clock. Near Lombard street is Thread and Needle street, where the Bank of England stands—a low-walled citadel, impregnable as a fortress. In this vicinity are the Lord Mayor's mansion and Guild-hall; the banks and bankers of the metropolis, the immense warehouses of trade, and the palaces of merchant princes. Land is fabulous in price. An acre of land could not be bought in the vicinity of the Bank if covered with gold sovereigns.

What Lombard street is to England, Wall street is to America. Here, where the old houses stood, and the old New York merchants lived, is located the great center of American finance. For years speculators, ring politicians, and interested parties have attempted to change the financial headquarters to an upper location. But all such efforts have been put to rest. The great sale of land on the corner of Wall and Broad, for a banking house, settles the question for a century. Startling as the price is for which land has been sold on fashionable thoroughfares up town, the immense price paid for the land alluded to, throws all other sales in the shade. It shows that Wall street is the most valuable property of the continent.

To this center the great capitalists of the country gather. Merchants from Maine to Florida, from Sandy Hook to the Golden Gate, have their bankers in New York; Boston, Chicago and Philadelphia, have their banking-houses on this street. The huge crops of the West cannot be moved till the gold room gives permission. Not a railroad can be built in any part of the land unless the bonds are disposed of in the city. Men who make a fortune of \$10,000, \$20,000 or \$50,000 in the country, bring their gains to this field, where only full scope can be given to their talents. The county banks, and banks in the smaller cities, must have their checks cleared in New York.

As the gates of the Temple of Janus, open or shut, indicated peace or war throughout the world,—so, as Wall street is, so is the country. When the bulls and bears are at peace—when money is plenty, when the Stock Exchange shows a brisk market and the sales are

regular ; when the street is healthy—then it is known that peace, prosperity, and success cover the land. But when Wall street is excited, every part of the nation is affected. Here is the seat of the commercial brain. The nerves agitate every part of the body when this is disturbed. It is the headquarters of operations, and the alarm reaches the farthest picket and the most solitary sentinel on guard. A panic may begin in Wall street. Two or three men may create it, and do it from the basest motives ; to add a few thousands to their already plethoric purse ; to bull or bear a certain stock ; to create a corner ; to lock up greenbacks, or sending gold below soundings, or kiting it into the air—whatever may be the motive, the panic will carry ruin through the country, and strip men of their fortunes in an hour. When the Stock Exchange is excited every stock will be touched. Interest on the street will run up to 1 and 2 per cent. a day. The banks will feel it and begin to curtail. Then the merchants will stagger ; the laborers get no work ; the factories lock out ; and the misery will spread all over the land. Wall street is the throbbing heart and the whole nation is the body through which the agitation flows.

THE FINANCIAL TERROR OF 1873.

The financial barometer is the most subtle thing in the land. Nothing is so sensitive. Old Probabilities cannot predict, with half the accuracy, the coming storm. There is something in the very air which men of forecast feel. Six months ago men were saying “This thing can’t last ; this wild speculation will lead

to ruin ;” “ There are half a dozen men in the street who are bent on mischief ;” “ You will see a greater crash than ever was known before.” For a year there has been no money made on the street. Merchants complain that there was no profit in trade. Nobody seemed to have any money. Builders refused to make contracts ; the rates were high, which indicated a sense of insecurity. Money could not be collected. General gloom and mistrust and fear hung over the business world like a pall. All at once the crash came. A menagerie in a thunder storm, or a lot of wild beasts let loose, would not have been madder or more excited than were men on the fatal Thursday. Leading operators are seldom seen on the street. Buying and selling are done by middle men—by boys, half-grown lads—green-looking, ill-dressed persons, who do not appear to be worth a dime. These buy and sell by hundreds of thousands. On the breaking out of the panic, which seemed to be known by instinct, Broad street was full of distinguished operators. The heaviest men were around. Stout, fat men, who generally take their leisure, tore in and out of the offices where stocks are bought and sold. Wilted by perspiration and covered with mud, millionaires could be seen in every direction, rushing this way and rushing that, while the wildest confusion reigned everywhere.

THE MANHATTAN BANK ON THE CRISIS.

While everything was running in the usual channel, the sky clear and the sea smooth, and no storm in the horizon, certain shrewd men saw specks of trouble

here and there. It was announced that one of the great trust companies of the city was in difficulty. Interviewers, on visiting the banking-house, found everything lovely. The clerks were at their posts; business was proceeding lively; and the concern never seemed sounder or more prosperous. The President of the company was in Europe. Gus Schell, the vice-president, sat in the elegant rooms assigned to the directors, as pleasant as a May morning. He laughed at the idea of any trouble in *that* institution. Still the financial barometer indicated a storm. It was rumored that the Manhattan Banking Company knew something about the shaky condition of the Trust Company. The startling rumors soon condensed into a palpable fact. It turned out that the Trust Company had gone down to the bank and demanded two millions of greenbacks, on certain securities offered. The Scotch firmness, and cool forecast and indomitable courage of the president, Mr. Morrison, served the bank a good purpose. "I cannot let you have this money," said Mr. Morrison.

Out of the whole street he was probably the only man who suspected the real state of things in the Trust Company. He knew this only by certain little indications here and there that he put together. As yet nobody foresaw a commercial panic. "I cannot let you have this money without harming every patron of the bank. I am here to protect the stockholders and the customers of this institution. I shall peril both if I comply with your request." "But we are customers of the bank," was the reply. "Our immense business has been done through your house.

We have been the most prolific patrons of your bank. This is a crisis with us, and we must be accommodated." The president was immovable, and the parties retired in the deepest indignation, with an ominous shake of the head, as if hereafter the Trust Company would select a bank more accommodating.

This little affair did not mend matters. An excited throng made a rush for their funds. The Trust Company paid all comers in certified checks on the Manhattan Bank. These were refused, the quiet president simply remarking: "The Trust Company have no funds here; when they have we will honor their checks." So the Manhattan Bank was preserved from ruin by the keen intellect and indomitable firmness of its president. This course saved the bank, but made the panic a fact.

POVERTY CORNER.

The Street closed on Wednesday night feverishly despondent, with a whole line of stocks downward. At an early hour on Thursday, Broad street was massed by men. On the corner of Broad and Exchange, almost any time between the hours of 10 and 3, can be seen a crowd of men who are especially active. The Gold Board is one thing, the Stock Exchange is another; but Poverty Corner differs from both. Yet it is an institution as indispensable to Wall street as the Long Room. Here men gather out in the rain and cold, who have money to lend or money to hire. Here the price of money from day to day is fixed. In a panic the first thing is to get money, and men who have margins to keep up, or Stocks to carry,

make a rush for Poverty Corner. The language of this locality is peculiar. From 200 to 500 men are assembled, all shouting at the top of their lungs, making an offer for money, or making offers of a loan. On Thursday the crash in this locality was fearful. One man shouts out, "I want 10;" another, "I want 20;" another, "I want 40;" which means, "I want 40 thousand." A hard-looking, banged up Jewish youth, who would hardly make a respectable ragman, shouts out, "I have got 50 —," and everybody goes for him. He jerks down his hat over his eyes, buttons up his coat, and prepares for the tussle. "11-2," he shouts, which means that he has \$50,000 to loan at the rate of 450 per cent a year! This is snapped at, for speculators must have money. Then comes the question of security. At the high rate named, millions were denied, because the security was not U. S. Bonds, N. Y. Central, or some other gilt-edged Stock. In the mud and in the storm stood the most eminent business men of the land, all day in line, wherever money was to be had, trying to secure a little to save themselves from ruin. The terrors of '57 were wiped out by the great alarm of '73; and the famous Black Friday paled before the horrors of the tornado of Thursday.

THE GREAT CRASH.

As if some great calamity had fallen upon the nation, business came at once to a stand-still. Everybody that could was crowded into Wall street. Wherever there was a bank there was a run upon it. The banks soon suspended on greenbacks, and paid in cer-

tified checks. These nobody would take. The example set by Manhattan was initiated by all business New York. The railroad companies ordered their carmen to deliver no goods on certified checks. Express companies did the same. A man who deposited \$1,000 in greenbacks in a bank, would get next day only a certified check. All who had money held on to it. All who could draw out any placed it in their private safe. It was rumored that Jay Gould drew out five millions and Vanderbilt had a pile of greenbacks that would have made a respectable haycock. In ordinary times business is very loosely done. Banks are very accommodating, and if a large depositor overdraws his account \$10,000 or \$15,000, nothing is thought of it. One of the most eminent bankers, one who, for years, has had an unsullied name, on Thursday overdrew his account \$220,000, and instantly stopped payment. But when there is an excitement in the street, and the screws are put on suddenly things snap.

The Stock Room was a scene of wild confusion. It was jammed to suffocation. House after house went down, and the announcement made in the Stock Room was received with howls that were terrific. A month before Jay Cooke failed, many regarded his house as insecure. A leading merchant who has never failed—who has saved himself by a rule never to sell what he has not got, nor to buy what he could not pay for,—remarked: "I should have been ruined in '57 if I had not owned my stock of goods, and been out of debt. I closed my doors, and waited until the storm blew over." Last week he was asked by a friend

about the house of Jay Cooke & Co., "Have you any money there?" "Yes, \$5,000." "What are your collaterals?" "Nothing." "Go and draw your money. The house is too gigantic. If anything happens it will go to destruction." Side by side stood the elegant rooms of Cooke, and Fisk, and Hatch. On Friday the shutters were put up, the curtains drawn down. A few unemployed clerks hung round. The solitude of a funeral reigned within, while the surging crowds outside were kept back by the police.

THE REVULSION.

It is estimated that at least 20,000 men have been ruined by this crisis. At least 20 millions have been lost. The Vanderbilt Stocks, which were supposed to be good as gold,—for it was said the Commodore cannot afford to let his stocks go under,—ran down 10, 20, and 30 per cent, and with a suddenness of which nobody could be prepared, ruining thousands. It was confidently expected that the Commodore would save the Union Trust Company. He was debtor to the company to the amount of \$1,700,000. This sum was borrowed by his son-in-law, Horace F. Clarke, then in the interest of the Lake Shore Road. But, as the money was not due under six months; as the Commodore did not borrow it and had nothing to do with it, except as president of the road; he declined to interfere. His confidential henchman, Schell, begged the Commodore with tears to save the institution from ruin. He declined to interfere. On the morning of the failure he drove down to the bank. The immense crowd gave way to let him pass through. It is said

that he had with him 10 millions. What he would have done nobody will ever know. The Trust Company failed fifteen minutes before Vanderbilt arrived.

The panic was mainly in railway stocks. Vanderbilt was the heaviest owner in the country. He probably found his securities depressed at least 20 millions. That he could bear such a pressure and not shrink or throw his stocks on the market, shows the immense financial strength of the man. Money was sent on to him from every quarter. Millions were offered from Boston capitalists, if he would pay the high rate demanded, which he refused. Some time ago, the Commodore proposed to lay a third track on the Central. He placed 15 millions of bonds on the English market. He deposited 10 millions in the Bank of England in gold. When the crisis came on, he ordered that gold home and with it aided the Government in relieving the financial troubles of the country. The heaviest operators and the wealthiest men, the shrewd and the simple alike, reeled under the blow. It was simply impossible to get money. The Government could not get it. No trust company could; no stocks or securities availed. No matter what the rate was, no matter what the security, there was no money for anybody. A million was offered for \$10,000, at 2 per cent. a day. Jay Cooke, Fisk and Hatch, Henry Clewes, Howe and Macy, and other houses that suspended, had collaterals enough, in ordinary times, to pay all their obligations, and have a million over; but the securities were of no more avail than a cartload of pumpkins.

CLOSING THE STOCK EXCHANGE.

Since Wall street had a being the Stock Exchange has never been closed till now. No stocks can be transferred, no contracts completed while this institution is shut. But for this not a bank, nor a mercantile house, nor a broker could have stood. It was a stern necessity. The result showed the wisdom of the measure. Had men been pressed to a settlement, as they would have been, universal ruin, that would have spared no factory and no hamlet in the land, would have swept over the country. The closing of the room not only held the contracts in abeyance, but gave the heavy operators time to cool, and time to settle. When men who were counted to be worth twenty millions, forty millions, and even eighty could not meet their contracts, what were common tradesmen to do?

THE PRESIDENT AND THE CRISIS.

During the commercial revulsions attending the removal of the deposits from the United States Bank, and the storm created by the stern measures of Jackson, the old general left the White House, and fled for refuge to the Rip Raps. This was an island off Norfolk, and on it stood a solitary farm-house, which Jackson hired for the season. The contract demanded that nobody should be allowed to land without the consent of Old Hickory. As failure after failure was announced, and the strongest men reeled under the commercial hurricane that was blowing all over the land, a committee of politicians was

appointed to seek out the General, and beseech him to give some relief to a country going to ruin. In his plantation suit, sitting in his shirt sleeves, and smoking a cob pipe, Jackson received the delegation. "Gentlemen," said the old soldier, "the United States Bank is bankrupt. The Biddles are a proud race. They bear me no love; and I am the last man of whom they would seek a favor. The bank has twenty millions of government money on deposit. Mr. Biddle has been to me requesting time to pay eight millions of our own money to a foreign government, as ordered by Congress. I did not ask for a loan. I ordered the disbursement of our own money. The bank is insolvent. Gentlemen, I shall not return the deposits if the heavens fall."

Sunday, September 21st, 1873, will be ever a memorable one in our history. The nation seemed on the verge of financial ruin. The churches were deserted. Men jammed the Fifth Avenue Hotel as they jammed Wall street the previous day. President Grant came up from his cottage at Long Branch to meet the merchants in council on Sunday night. The meeting of the President with the Secretary of the Treasury, and the great capitalists of the nation, indicated the gravity of the hour. Men as familiar with finance as with their alphabet—accustomed to handle millions—and whose nod or finger on 'Change had hitherto raised or allayed panics, stood face to face with the Soldier President. It was Grant's custom in the Cabinet, as in the field, to initiate measures he proposes to adopt. He did not ask, "Mr. Secretary of State, what shall we do with this?" Nor, "Mr.

Secretary of War, what shall we do with that?" But on introducing a measure was accustomed to say to his Cabinet, "Gentlemen, I propose to do so and so." The capitalists of the country were surprised to find General Grant as cool and collected when treating of finance as if he had been in camp dictating an order to his orderly. Plan after plan was suggested by which the Government could relieve the pressure. To each plan the President offered his objections, in the calm, terse, emphatic manner that marks all his utterances. "I shall take no doubtful steps," he said. "I shall not overstrain the law. I shall not introduce any doubtful measures, leaving Congress to justify me when it meets. I shall do all in my power to relieve the country, but I shall take no measures that have for their aim simply the relief of speculators who have brought this trouble upon us." When the conference broke up, many men had a better view of the intellect, character, and firmness of the President than they ever had before.

RETURNING CONFIDENCE.

That plant of slow growth came to the aid of a nearly bankrupt people. The Government threw fifteen millions on the market; the banks fifteen more. From the West came twenty millions. In all fifty millions—eased the market. The banks threw out their hidden stores. Men who locked up greenbacks threw them on the street. Small depositors hastened back with the funds that they would not spend, and dare not keep. Every thing brightened when the Stock Exchange opened. The only men

not affected by the panic were the "dead beats;" men who had once had a name on the street, but who had been living for years from hand to mouth. They hailed with exuberant shouts the announcement of the failures of heavy houses, and yelled with delight when millionaires were bankrupt, and the proud princes of the street suspended. They welcomed their descent, and shouted, in the language of the Prince of Darkness, "Ha! hast thou become like one of us?" When men worth fifty millions could not pay their debts, and houses with ten millions in their vaults suspended, it was no dishonor to fail, and to have no money.

THE UNION TRUST COMPANY.

The panic is a good illustration of what is said elsewhere of the manner in which convulsions are made. These men, in their mad effort to bear the market, brought the financial ruin on the country, and came very near ruining themselves beyond redemption. Two of these men lived in New York, and one in the West. Daring, unscrupulous, and defiant—controlling several large railroads—they formed a successful combination; sunk twenty-five millions, bankrupted 2,500 honest traders, and carried disaster right and left. When the panic commenced there was no house in New York that was considered safer or more reliable than the Union Trust Company. It had a list of directors of which any association might be proud. Eminent bankers, men who stood high in church and state, many who had worked their way up from poverty by industry

and integrity to great wealth, who had taken excellent care of their own money, who seemed proper custodians for the funds of widows and orphans, too honest to steal, and too vigilant to be misled. The failure of the company showed that these eminent men were simply figure heads; they allowed their names to be used simply as a decoy; they had no more idea of the management of the concern than they had of the Bank of Calcutta. A stripling of a boy, who finally embezzled a quarter of a million, and fled between two days, run the concern. Merchants, tradespeople, churches, were solicited to put their funds into this company for safe keeping. The courts ordered referees, assignees, executors, and administrators to put the funds of estates in litigation in this concern.

Young Carlton, who held the responsible office of secretary, was the son of Dr. Carlton of the Book Room. He lived in fine style in Brooklyn; drove to his business in a carriage, while the Astors walked down to their offices. He speculated on the street, helped his friends to what they wanted, loaned money to his relations, and until the bank was run upon nobody had the slightest idea that he was a defaulter. This wretched custom of lending names of eminent men to institutions over whose business they do not take the slightest oversight, is one of the crimes of the day. The silly farce of attempting to keep up the honor of the company was continued till the very minute the doors of the institution were closed. When the run was made on the bank, the vice-president came upon the steps and assured the excited

crowd that there was no danger. As the president spoke the maddened multitude shook the certified checks they held in their hands, the payment of which had been refused at the Manhattan Bank, saying, "If you are solvent pay us our money!" Even then the nimble secretary was fleeing with his ill-gotten gains over the prairies, or over the seas.

FAILURE OF JAY COOKE.

We have in another place given an account of this firm, its early history and success, up to the time of the present revulsion. Had Jay Cooke retired then with his ample fortune, he would have stood at the head of the bankers of the age. His success with the war loan made him famous through the world. It seemed that everything he touched turned to gold. His integrity was undoubted; he had the confidence of the religious world. But, alas! brokers are like the Bourbons, they learn nothing. There has been no instance yet on the street where men have undertaken to carry a large stock, bull it or bear it, but what eventually they have gone under. What Little, Keep, Woodward, Lockwood, Jerome, Schell, and scores of others have attempted to do, and have failed to accomplish, Jay Cooke vainly essayed to do. In an evil hour he undertook to carry the Northern Pacific. The worth of the stock men differ about. Some say it is a good stock for the future; others that it is worthless. Shrewd capitalists have given the bonds a wide berth. But Jay Cooke undertook to throw them on the market just as he did the government bonds. He advertised them immensely. His

own name was supposed to be a guarantee of their value. His probity and religious character seemed a guarantee to his word. He sent into every hamlet in the land the statement that Northern Pacific was as "safe as a government bond, and more profitable." The people believed this. Mr. Cooke's word was not to be doubted, and ministers, church members, widows and orphans, and all the people of the land who had a little money, and wanted to make the best use of it, hastened to buy one of Mr. Cooke's bonds. The most extraordinary means were used to throw this stock on the market. The press was subsidised. Writers of fiction and glib penmen wrote miles of descriptive columns about the beauty of the Yosemite Valley, the Nevada Mountains, and the big trees of the California coast, all of which were paid for as advertisements. Sermons were preached about the great prairies of the West. Statesmen were roped into the service, and went lecturing about the country, ostensibly to spread pleasant information about the plains, but really to sell Northern Pacific bonds. The religious role was not omitted. Articles appeared from time to time on Mr. Cooke's religious character. And the fact that he did not take the mail out on Sundays during the war was ingeniously spread by the press over the land. The annual entertainment of clergymen at Mr. Cooke's Island House became an advertisement for the sale of Northern Pacific. No failure could have carried more sorrow and disaster into the homes of the lowly and the pious than the failure of this house.

THE NEW STYLE AND THE OLD.

In the olden time bankers gave personal attention to their business. In these modern times mere whipsters run the great monied institutions of the land, a specimen of which is seen in the Atlantic Bank. Mr. Southworth, a gentleman of fair standing, and supposed to be honest, was the president. Nearly every bank of New York had a peculiar origin. The Manhattan was chartered to introduce pure water into the city; the Chemical, for manufactures; the Shoe and Leather, for the boot and shoe trade; the Mechanic, for artizans; Bull's Head, for dealers in cattle; the Grocers, for traders; the Merchants, for dry goods men; and Corn Exchange, for operators in flour and grain. The Atlantic Bank was founded as a religious institution, to accommodate men who worshiped at the same altar. For years the bank maintained a very high standing. The denomination patronized it. It held the funds of the great benevolent societies. Ministers thought their funds were safe when deacons were president and directors, and where eminent men held positions of trust. The Atlantic may be said to have originated the panic, for its downfall was followed by two or three of the heaviest banks in the city, that had been robbed of their entire capital by the audacity and roguery of their officers. All of a sudden the city was shocked with the news that the Atlantic had suspended. A young teller, it turned out, had had the management of things a long time. The respectable president was simply a figure head, and the directors, embracing some of the best

business men in the city, were too busy about their own affairs to pay any attention to the business of the bank. The young criminal sported diamonds and drove fast horses on the road. He diverted himself by rash speculation in the street. Took the money at will in large quantities. The directors, through their criminal neglect, knew nothing of it till they found themselves dishonored and bankrupt. Brooklyn did no better.

THE TRUST COMPANY ON THE HEIGHTS

Was the pet institution of the City of Churches. The most eminent names in the city were on the roll of directors. This gave an air of respectability to the concern. Money must be safe, people said, when A. A. Low, and kindred spirits, were directors. Banks were no security ; savings banks might fail ; but the Trust Company was strong as the Government. "Read the list of directors and judge," men said.

Brooklyn had a genuine sensation. The president of the Trust Company was found drowned in a little shallow water at Coney Island. He had a splendid funeral. He was rich, had a high social standing, was president of the Art Union, and he led the fashions on the Heights. Eulogies were pronounced over him from the pulpit, and he was held up as an example that young men would do well to copy. The sudden death of the President caused the Trust Company to suspend. Ministers rushed for their little savings. Churches trembled for their deposits. Widows and orphans hang round the door in crowds seeking that

they might be paid. A scene of rottenness was revealed that makes one's blood tingle with horror and indignation—horror at the great frauds perpetrated on a confiding people; indignation that respectable people will allow their names to be used to decoy the public, and give no attention to the great trust committed to their hands. The president and secretary had flung the funds to the winds in rash speculation. The secretary was known to be dishonest. He stood a defaulter of thousands, yet, to save a family disgrace or something worse, he was allowed to pay up his embezzlement and remain in office. At the time of the suspension he was Assistant Treasurer of the City. In conjunction with a high official he sported with the funds, and on his own confession the little property of thousands was periled that these men might make a handsome dividend. Holding two offices and keeping two sets of books, the defaulter was enabled to cover up his roguery, and he did it with the connivance of the officials. Some of the directors—whose names for honor and character were capital to the company—instead of remaining and helping the defrauded public out of their trouble, fled to Europe, leaving their dead relatives unburied, and a suffering community without relief.

FISK AND GOULD.

The Black Friday was an inheritance that these gentlemen transmitted to the Street. To the style of business that produced that disaster the recent financial distress is mainly to be attributed. The recklessness, the daring, the defiance, the selfishness, that

brought Fisk to the surface so suddenly and so prominently, were very attractive and seductive, and the gorgeous and unscrupulous peddler had thousands of imitators. The audacious business brought its originator to a bloody grave, and the country to the verge of ruin.

Fisk was no worse than a thousand other men. But he gloried in his badness, and hung his shame, as a frontlet, on his forehead. Like the unjust judge he "neither feared God nor regarded man." Success was his motto, for the means he cared nothing. He had a more baneful and destructive influence over the young men of New York than any man who ever did business in the city. What other men spoke in whispers he shouted aloud on 'Change. What others did in the secrecy of the chamber, he did openly before the world. Living apart from his family, he kept open house in New York, and received the leading bankers and merchants of the city in his saloons of pleasure. He took his lady associates in his four-in-hand, and drove through the streets at Church-time on Sundays, to show his defiance of public sentiment, and the tone of his morality. His gorgeously fitted-up steamboats he sent out Sundays on pleasure excursions, loaded down to the guards, and filled with every form of sensual pastime. As the crowd landed on Sunday nights, heated with wine and drunken with pleasure, the gaudy opera house was flung open for their entertainment, with fancy French actresses, performing in plays on the evening of the Lord's Day, that would be allowed in England on secular evenings. Every Sunday night Christian men and mer-

chants could be seen with detectives hovering round the Opera House, in search of their boys and girls, decoyed from service and from home, by the glare and fascination of the place. Unless all history is a lie, unless there be no God in the Heaven, such a life must end disastrously. As all the world knows, it went down in blood.

A SADDER VIEW.

The ruin of families—the sorrow and shame of merchants—the sweeping away in an hour of the gains of a lifetime—the shaking of confidence—the general alarm attending a commercial panic is bad : but there are things worse. We have never had a great commercial revulsion without its being followed by the death of eminent men. The excitement, the alarm, the terror has a positive physical effect. Men live ten years in a day and never grow young again. Vigorous-stepping, energetic business men toddle round as if they had just risen from a bed of sickness. Men of forty walk with canes, their underpinning being knocked out. Paralysis, apoplexy, giddiness, and, more dangerous than all, Bright's Disease, is created by the panics of the Street. Little, Keep, Lockwood, and a host of others, died from the effects of these business revulsions. It will be the same now !

A well-known merchant took a fortune of 5 millions out of the street. He retired from business and went abroad with his family. He came back just before the panic of 1873. His old associates were glad to see him, and gave him a dinner at Delmonico's. A new

style of operating had been introduced during his absence. The table was surrounded by daring speculators, heavy men of the street, and one or two bank presidents. A glittering scheme was presented, in which the clique present were interested. The retired banker, like the war-horse, snuffed the battle from afar. He was fascinated. He begged to be included in the ring. He put in a million. He put in a second million to save the first. He went still deeper. The panic caught him, and on Thursday night he had not money enough to pay for an omnibus ride home. His friends had to put him under surveillance to keep him from taking his life.

THE OLD, OLD STORY.

The revulsions of the present crisis teach what all former ones teach, that there are but two kinds of business; the one leading to fortune, to honor, to high social position, the other leading to ruin. This generation, like all preceding ones, yields the average crop of wild, desperate, unprincipled, speculators; of young men who embezzle, forge, steal; and after involving their best friends in dishonor and shame, flee their country, and become fugitives and outlaws. To these men gain is everything. They not only mean to make a fortune, but make it at once, without regard to integrity or a good name. The deity they worship is gold. To this they offer their morning and evening orisons.

XXXII.

REV. DR. E. H. CHAPIN.

IN NEW YORK. — AS A PREACHER. — IN THE PULPIT. — PERSONAL

IN NEW YORK.

DR. CHAPIN is the leading Universalist preacher in the state. He has been a settled pastor in New York for several years. He was settled in Richmond, Va., and Charlestown, Mass., before he came to this city. A few gentlemen purchased the Reformed Dutch Church, then located in Murray Street, for the purpose of founding a new Universalist society. Dr. Chapin was called as pastor, and accepted the trust. The society whose house he occupied commenced the up-town march, and built an elegant edifice on Twenty-first Street and Fifth Avenue. Dr. Bellows's congregation moved from Chambers Street to Broadway, opposite the St. Nicholas Hotel, and built what was then one of the most costly and sumptuous churches in the city. Not satisfied with this, the congregation took a start for a more fashionable up-town location. On the corner of Fourth Avenue and Twentieth Street they erected that strange-looking striped structure, known popularly as the Church of the Holy Zebra. The vacant church

on Broadway was purchased by Dr. Chapin's congregation, and here his fame as an eloquent preacher became permanently established. The last season his congregation have abandoned this down-town edifice, and have erected, and now occupy, one of the most expensive city churches, in a most fashionable locality up town.

AS A PREACHER.

Dr. Chapin was educated in the strictest principles of evangelical faith. His parents were members of a Presbyterian Church south, and of a Puritan Congregational Church north. The early religious training of Dr. Chapin affects his ministry still. In it is found much of the secret of his success. A stranger, to hear him, would not imagine that he was a Universalist, but would suppose him to be an earnest, rousing, evangelical preacher. He uses the vocabulary common to the evangelical pulpit. He talks of sin and its punishment; of the divinity of Christ, and the redemption of the soul through the blood of the Lamb; of repentance and faith, regeneration, religious experience, and salvation through the Savior. Of course he puts his own interpretation on these phrases, but he uses them nevertheless, usually without qualification or interpretation. He is not dogmatical, but practical. He deals largely with the humanities and the reforms of the day. He was an open friend of the slave, a bold and able advocate of temperance, and has given much of his time and advocacy to the benevolent movements of the day. He is a rhetorician rather than a theologian. He can preach eloquently on a political canvass, a snow storm, a disaster at sea, or a fallen omnibus horse in Broad

way. He is at home on the woes, temptations, sorrows, and poverty of city life. He gives excellent practical advice to young men and young women.

IN THE PULPIT.

No congregation in New York is larger than Dr. Chapin's. It embraces many marked men of the city, and nearly every denomination has a representative in it. In appearance, Dr. Chapin is very peculiar. He is short, very stout, his black hair is turning gray, and his beard is nearly white. He dresses very little like a clergyman. His clothes fit him as if they were made for somebody else, and are put on without much regard to order. He waddles up the centre aisle to the pulpit at a brisk pace, swaying from side to side like an earnest man who has a job on hand that he means to attend to. His voice is clear, sonorous, shrill, but not unmusical. His reading is fastidiously correct, as if he had practised the manner and cadence before he left his study. In speaking, he is natural, impetuous, and stirring. His voice haunts the hearer like the remembrance of a pleasant song. He reads closely from his manuscript, rapidly, and with great fervor. Most of his gestures are out of sight, under the pulpit. Occasionally he breaks away from his notes, and electrifies his audience by a burst of eloquence rarely heard in a city pulpit. He strikes out on a high key, which he seldom abandons till his sermon is closed. He has none of that colloquial manner which marks Mr. Beecher. He has not the ability of soaring to the full compass of his voice with an impassioned utterance, and then falling to a colloquial tone that hushes an

audience into general silence. When he reaches his impassioned key, he holds on to the end. But he has the rare gift which marked Wesley and Whitefield, which distinguishes Spurgeon and the few popular preachers of this day, of putting himself in sympathy with his audience, holding them whether they will or no, and leading them captive at will.

PERSONAL.

Dr. Chapin is warm-hearted, genial, and noble-spirited. He is very popular with our citizens generally, with all classes and all sects. On public occasions, dinners, receptions of eminent men, the meeting of military and other public bodies, he is often selected to make addresses. He is very social in his friendships, and is regarded as a fast and true friend. As a lecturer he is popular and successful. Next to Mr. Beecher, his income is probably larger than that of any other clergyman in the state.

THE CHAPIN HOME.

In East Sixty-Sixth Street, near Lexington Avenue, the parishioners of Dr. Chapin have erected a large and handsome building, named, in honor of their pastor, the Chapin Home. A home it is, in every sense of the word, for the aged and infirm of the parish. It is handsomely endowed, and liberally supported by the congregation. Mrs. E. H. Chapin was the first president of the association, and it is one of the best and most beneficent charities in the city.

XXXIII.

REV. O. B. FROTHINGHAM.

THIS gentleman is pastor of the Third Unitarian Church in New York. His position is somewhat noted, as he holds the theology that marked Theodore Parker, and his friends claim that the mantle of the Boston rationalist has fallen on Mr. Frothingham. His house is a small one in the upper part of the city. It is a very genteel, quiet place of worship, holding a small congregation. With here and there an auditor going in of a Sunday morning, the church presents a marked contrast to the rush and throng that distinguish the congregations of Dr. Bellows or Dr. Osgood. Mr. Frothingham is as little like a reformer or a radical as can well be conceived. He is as dainty a preacher as the most fastidious could desire. His congregation is very select. His pulpit is loaded down with flowers, and everything about the concern is as elegant and as choice as a lady's boudoir. At the exact time, from a side door, the pastor enters his church, and begins his work in elegant array. His silk gown has evidently been fitted by an artist. His black and curly locks shine as if the barber had just lifted his hands from them in the vestry. Each hair is in its place. His voice is low, and soft, and sweet, like a strain of distant

music. His cadence is that of the Unitarian school of the olden time. He reads closely, seldom lifts his eyes from the paper, and makes no gestures. He has been pastor of his church over ten years, and the size of his congregation to-day shows that he is illy fitted to change the theology and customs of even the liberal men of his own party. A rougher oratory, less fastidiousness, of a more decided utterance, are needed if New York is to be moved.

Mr. Frothingham passes with the public as a Parkerite. He is abstractedly of the Parker school, but personally quite by himself. He builds faith, as Parker did, on personal intentions, but does not feel, as Parker felt, the great religious impulses of the church and Christian society. He is an individualist in opinion and feeling, whilst Parker thought mainly for himself, but felt warmly with the masses. Mr. Frothingham feels *for* the many, but not *with* them; is a democrat in principle, and an aristocrat in taste and temperament; something of a socialist in ideas, and a recluse in disposition; a friend of the poor and suffering in practice, yet a somewhat fastidious gentleman in his affinities and associations. He is sincere, earnest, and laborious with head, and heart, and hand, yet he has more brains than bowels, and has not the large stomach and full juices that have so much to do with the success of the Luthers and Theodore Parkers of reform, and the Spurgeons of the platform.

XXXIV.

PRACTICAL JOKES.

GREEK SLAVE. — SECTARIAN DOG. — A NOCTURNAL MISTAKE. — HOW TO COLLECT A CROWD. — SERMON TO OLD VETERANS. — HUMOR IN THE PULPIT. — WOOL BY THE FOOT. — GHOST IN ASTOR LIBRARY. — A BAPTIST MINISTER IN A QUANDARY. — A BAD SPECULATION. — RIVAL CLAIMS TO AUTHORSHIP. — A DIVINE ON HIS MUSCLE. — BARNUM AND THE RECTOR — FUN AND PIETY.

GREEK SLAVE.

To pay off the debt of a church up town, a fair was proposed, at which tableaux were to be introduced. The fair was in the hands of some ladies and gentlemen of the first respectability and standing. The printed programme announced "The Greek Slave" as the closing tableau. How that could be exhibited with propriety to a mixed audience was a marvel. "Say a house has the plague, and all London will go to see it," is the English proverb. Say that something supposed to be indelicate is to be put on exhibition, and the sensitive will go in crowds to express their indignation. The intention of the committee in putting the Greek Slave on the programme was to draw a crowd, and make the thing a success, as of course it was. At length the tableau of the Greek Slave was reached. Many a heart palpitated and cheek crimsoned as the curtain was rung up. The sight called out bursts of laughter

and rounds of applause. On the centre of the stage stood an Irishman [Irish laborers are called "Greeks" in this region, and their settlements are called Greek settlements]. He was clothed in rags, a torn hat on his head, and dilapidated brogans on his feet. He had a hod of bricks upon his shoulder, and, wiping the sweat from his brow, he gave the audience a knowing nod. The fair getters-up of the tableau were rewarded with rounds of applause. The Greek Slave lifted the debt.

SECTARIAN DOG.

A gentleman owns a dog that has some remarkable instincts. On week days he has all the passions and propensities of other dogs, but on Sundays his peculiarities and sectarian sentiments come out. Unlike the crow, he can count. He knows when Sunday comes. He is not the same dog as on other days. He indulges in no pastimes, encourages no company, and says, in actions louder than words, "Six days shalt thou play and do all thy sport." The family are Presbyterians; the dog is a Methodist. On Sunday mornings he attends the family to the Presbyterian house of worship, and then holds on his solitary and unbroken way until he comes to his own church, which is a little farther on. He has a particular place, up stairs, where he sits. No belle, or madam of fashion, who sweeps up the aisle of a popular church and finds a plebeian in her pew, can give a more decided expression of displeasure than does this dog if he finds any one in his seat. He attends divine service, and pays dogmatical attention to the word of doctrine. An example to many professed Christians, he may be seen on his way to church in

foul weather as in fair — not a half-day hearer either ; while his denominational preferences are as well known as are those of any gentleman in the city.

A NOCTURNAL MISTAKE.

Two gentlemen do business in New York. They live side by side up town. The houses are so much alike that a stranger would easily mistake one for the other. With a security peculiar to New York, the night key that unlocks one door answers for the whole block. As everybody knows, the city is always under repair. Before the house of one of these gentlemen a drain was opened. He knew his house of a dark night, because he stumbled over the pile of dirt and rubbish in front of his door. One day both of these gentlemen happened to go away quite early, and remained away quite late. During their absence the drain before one door was closed and opened before the other. A little mystified by the lateness of the hour, one of the parties, taking the drain as his beacon, unlocked his neighbor's door, put out the gas in the hall, stumbled on the stairs, and undertook to go to bed. The other coming home about the same time, avoided the house near which the drain opened, went into his friend's house, lit up the gas in the parlor, rung the bell, and called for something to eat. The families were quietly in bed. The influx of strangers, and the loud noise they made, roused the whole house. Heads out of the window, with night-caps on, shouted "Police!" The city guardians made their appearance, and straightened matters. An attempt was made to hush up the affair, but it was too good a joke not to get wind.

HOW TO COLLECT A CROWD.

Page's Venus was on exhibition in the city. It was Venus, and nothing more. It was not popular, and the gallery was losing money. One morning a furious attack was made, in one of the leading papers, on the exhibition. The attack was a very savage one. Page's Venus was especially denounced as indelicate and immoral, and the virtuous and religious in New York were called upon to frown on such an exhibition. New York was indignant. Crowds flocked to the galleries. But everybody asked, "What is all this fuss about? This is the old picture of Venus." A quiet old man, who was walking round the room, looking like a decayed professor, could have answered the question if he would.

SERMON TO OLD VETERANS.

We have, in New York, a remnant of the soldiers of 1812. They furnished their own clothing and arms when the country called them to its defence. The government has never paid them for their clothes. They are poor, decrepit, and old. They can scarcely give a fellow-member a decent burial. They went at one time from church to church, as they were invited, to attend public worship. They assembled, about fifty in number one Sunday, and marched in good order to the church. Seats were reserved for them, and they took their place in the pews. Understanding the fitness of things, the pastor, who had invited the veterans to worship with him, selected a theme appropriate to the occasion. It was, the benefits of Sunday school instruction. The celebrated Dr. Robbins, of Massa-

chusetts, was invited to deliver an address to the graduating class of young ladies of the Norton Seminary. His address was on the origin, history, and social effects of duelling.

HUMOR IN THE PULPIT.

A very eccentric pastor who dwells among us is quite sensational in his way of doing things. His sermons are often from odd and out-of-the-way texts, announced in a manner often to produce a marked sensation. One day he came into his church, dressed in a white coat, white pants, and white vest, a low Byron collar, around which was fastened a red neck-tie. On arising to announce his text, he stood for a few moments perfectly still. His coat was thrown open, his thumbs thrust into the arm-holes of his vest, and in a loud, shrill voice, he said, "Let her drive!" This he repeated, and then, in a low tone, told his audience where the suggestive text could be found.

On another occasion, in speaking of prayer, he drew a humorous description of the various kinds in vogue at the present day. His powers of mimicry are very keen, and, to the great merriment of his audience, he ridiculed the different methods of addressing the Throne of Grace. He told a story of a man who wanted to pray, and did not know how. He went to a minister, and got him to write a prayer for him. He pasted this prayer on his foot-board, and when retiring to rest it was his custom to point to that prayer, and say, "Lord, them's my sentiments," as he jumped into bed. In the same sermon he told the story of a little girl who was piously inclined, yet was very fond of pickles. She took

one with her to her room as she retired. She laid it down on the chair while she knelt in devotion. Her little sister came into the room, helped herself to the pickle, and commenced craunching it. Pausing in her prayer, the little devotee said, "Please excuse me a minute, Lord, my sister is eating up my pickle." She arose from her knees, rescued her pickle, and then finished her prayer.

It is the custom of this preacher when a collection is taken up, to step to the front of the pulpit, take out his wallet, deliberately put a bill on the plate, and do so with an air that seems to say, "I would like to see any one in this house do less than that!"

WOOL BY THE FOOT.

A celebrated wool merchant of this city keeps a large stock on hand. It is in lofts, and so piled as to present a front to the buyer on all sides. A famous dealer went in one day to examine this stock. The manner in which it was piled suggested to him that it might not be as perfect all the way through as it was on the edges. "What do you ask for your stock?" said the dealer. A price was named, so much for the lot. "I will give you that price," said the trader, "for two feet deep all around." The owner did not see the joke as the laugh ran around on 'change, but he was excessively annoyed when parties asked him, "How much is wool a foot?"

GHOST IN ASTOR LIBRARY.

The belief in spirits and ghosts seems to be bred in our bone. Fortune-tellers, under different names, flourish in New York, and find patrons among the wealthy and so-called intelligent. Some merchants among us buy, sell, and make investments as they are instructed by mediums, in whom they trust, and to whom they pay their money. Judging from the ill success of some of these ventures, it would be fair to presume that the judgment of spirits is not much safer in the matter of trade than that of men who remain in this world. A large portion of the letters dropped into the post office without any direction are letters addressed to fortune-tellers, on business, love, matrimony, and divorce.

Some time since the rumor became general that the Astor Library was haunted, and that a veritable ghost walked through the alcoves and galleries of that silent mausoleum of dead authors. It was announced that the dead Dr. Post had appeared to the living librarian. Much excitement was produced. Throngs of people, mostly ladies, visited the rooms daily. In groups they moved quietly round, their tread soft, their voices trembling and subdued, peering from alcove to alcove, as if they expected, but dreaded, that the local ghost would start out and greet them. The aged librarian was silent on the matter, neither denying nor affirming that he had seen a ghost. His friends say that he firmly believed, to the day of his death, that he had a visit from one who had been long in the spirit land. We boast in the nineteenth century of our freedom

from superstition. But New York women and men believe as firmly in ghosts as they did in Massachusetts in the time of the Salem witchcraft.

A BAPTIST MINISTER IN A QUANDARY.

A large congregation filled an up-town Baptist Church not long ago. It was observed that three or four pews near the door were filled with women of the lower class. There was an effort at cleanliness and neatness about the company. They seemed to be acquainted with each other, and every female had a young babe in her arms. On the arrival of the minister, he was told that these women were present to have their children baptized. Now the Baptists believe that infant baptism and the popish mass originated about the same time, in the same locality, and the request put the preacher in a quandary. He sent a kind word to the mothers, however, and informed them that he was not in the habit of baptizing children; but if he was, he knew of none whom he would sooner baptize than those in his audience.

BAD SPECULATION.

A young clergyman of this city, desirous of doing good, and having some money, was advised to buy the Sun newspaper, and turn it into a religious sheet. It circulated largely among the working classes; and while that fact would have deterred any one of common sense from attempting to convert it into a high-toned evangelical organ, yet the advisers of the gentleman induced him to make a venture. Of course the paper ran down rapidly, and the old proprietor had to step in

to save it from utter annihilation. The clergyman went out of the concern, it is hoped, thirty-five thousand dollars wiser, as he certainly was thirty-five thousand dollars poorer.

RIVAL CLAIMS TO AUTHORSHIP.

The poem "Nothing to Wear" was published by the Harpers, and for a time had a great run. Its reputed author was a Mr. Butler, a lawyer of this city; a man of small stature, fair talents, and a speaker on platforms at religious meetings. After the poem was published, the daughter of an Episcopal clergyman of Connecticut laid claim to the poem, stating that the idea and versification, the title and the name, — Miss Flora McFlimsey, — were her own. To verify her claim she printed four lines, which she avers Mr. Butler omitted in his version of "Nothing to Wear." The young lady says that she lost the poem from her satchel while riding in the cars. She enjoys the confidence and respect of a large circle of friends, who aver that she has written poetry quite equal to that referred to. It is quite certain that Mr. Butler has produced nothing so far that compares with "Nothing to Wear."

A DIVINE ON HIS MUSCLE.

A Doctor of Divinity lives in the upper part of the city. He is fond of out-door exercise, and usually walks to his home. If he attends a meeting late at night in the lower part of the city, he generally goes home on foot. At a time when garroters were plenty, he was attacked by a couple of ruffians late one night. Understanding something of the manly art, he disabled one of the

villains, and dragged the other to the station-house. He returned and secured the companion, and saw them safely locked up for the night. He appeared before the magistrate the next morning, and they were convicted and sent to the penitentiary. The doctor continues his lonely walks through the city late at night. It is said the gentlemen of the pave, who admire his pluck, give him a wide berth.

BARNUM AND THE RECTOR.

When Tom Thumb was married, Barnum kept out of sight. It was not known that he had anything to do with the business. It was first intended to have the wedding in the Academy of Music on the ticket system, but the general would not submit to making a show of himself on that occasion, so that idea was abandoned. The bishop of New York was to have performed the ceremony. Grace Church was the fashionable altar at which high New York exchanged its vows. It required some finesse and great skill to obtain that fashionable church for the marriage of the Liliputians. Barnum undertook to manage that himself. He was not known to the rector, so he went boldly into his presence and asked for the church. He said the wedding was to be of the most select character, tickets were to be given to the aristocracy, and the guests were to come in full dress. The rector reluctantly consented. He appended to the consent certain conditions, which were put in writing, and if any one of the conditions were violated, the rector had a right to revoke his consent. Two conditions were expressly insisted upon. The first was that the church should

not be mentioned in connection with the affair until the morning of the wedding, though all New York knew it ten days before. "And now," said the rector, "don't you let that Barnum have anything to do with this matter. Don't let him know that I have given my consent to have Grace Church used. I wouldn't have Grace Church and Barnum bound up together for a thousand dollars." Barnum consented to all the conditions, and signed them on behalf of the agent, in whose name the affair was conducted. Great was the chagrin of the rector to learn that he had not only been outwitted by Barnum, but had entertained, beneath his own roof, the great showman himself!

FUN AND PIETY.

Genuine fun at times gets into the Fulton Street Prayer Meeting. Petitions from all sorts of persons are read, for all sorts of things. One was "for a young woman who had lost her first love." A person frequently took part who was in the habit of adding "er" after some words, such as, "O Lord-er," "Hear our pray-er," "Come and bless us-er." He believed in falling from grace, and he had an eye to the young woman who had lost her first love. He arose to pray, and did so in this manner: "O Lord-er, hear the pray-er of this young woman-er, who has lost her first *lov-er*." In each repetition of the word he called it "lov-er," and so emphasized the word "*first*," that the case seemed particularly hard, from the fact that had it been the second lover she had lost, the affliction would not have seemed so great. The ardent prayer went

forth that the lost lover might be restored. Grave faces relaxed and countenances, unused to smile in the house of the Lord could not resist the temptation. The idea of a stray lover being the theme of prayer was so comical, that no one could keep his face straight.

LORD DUNDREARY.

E. A. Sothern, the comedian, known the world over by his principal character, Lord Dundreary, never visited New York in any one of his numerous engagements without perpetrating some practical joke, which found its way into the newspapers and afforded the actor a first-rate advertisement. On one occasion he invited a young Englishman, the husband of a celebrated actress, but rather verdant and new to America and Americans, to a dinner party, at which the negro minstrels Nelse Seymour and Dan Bryant were present. Over their wine, as previously arranged, Bryant gave Seymour the lie, whereupon Seymour coolly seized a carving knife and apparently stabbed Bryant to the heart. The dead man fell to the floor, and the rest of the company went on with dinner as if nothing had happened. All but the young Englishman, who fled in terror from the room and started for the police. When he came back with two policemen, the room was dark, the company gone, and the "corpse" removed.

XXXV.

NEW YEAR'S DAY IN NEW YORK.

ITS ANTIQUITY. — THE PREPARATION. — THE TABLE. — THE DRESS OF THE LADIES. — THE RECEPTION. — NEW YEAR'S NIGHT.

ITS ANTIQUITY.

NEW YORK without New Year's would be like Rome without Christmas. It is peculiarly Dutch, and is about the only institution which has survived the wreck of old New York. Christmas came in with Churchmen, Thanksgiving with the Yankees, but New Year's came with the first Dutchman that set his foot on the Island of Manhattan. It is a domestic festivity, in which sons and daughters, spiced rums and the old drinks of Holland, blend. The long-stemmed pipe is smoked, and the house is full of tobacco. With the genuine Knickerbockers, New Year's commences with the going down of the sun on the last day of the year. Families have the frolic to themselves. Gayety, song, story, glee, rule the hours till New Year's comes in, then the salutations of the season are exchanged, and the families retire to prepare for the callers of the next day. Outsiders, who "receive" or "call," know nothing of the exhilaration and exuberant mirth which marks New Year's eve among Dutchmen.

THE PREPARATION.

The day is better kept than the Sabbath. The Jews, Germans, and foreigners unite with the natives in this festival. Trade closes, the press is suspended, the doctor and apothecary enjoy the day, — the only day of leisure during the year. It is the day of social atonement. Neglected social duties are performed; acquaintances are kept up; a whole year's neglect is wiped out by a proper call on New Year's. All classes and conditions of men have the run of fine dwellings and tables loaded with luxury. Wine flows free as the Croton, and costly liquors are to be had for the taking. Elegant ladies, in their most gorgeous and costly attire, welcome all comers, and press the bottle, with their most winning smile, upon the visitor, and urge him to fill himself with the good things. The preparation is a toilsome and an expensive thing. To receive bears heavily on the lady; to do it in first-class style draws heavily on the family purse. A general house-cleaning, turning everything topsy-turvy, begins the operation. New furniture, carpets, curtains, constitute an upper-ten reception. No lady receives in style in any portion of dress that she has ever worn before, so the establishment is littered with dressmaking from basement to attic. This, with baking, brewing, and roasting, keeps the whole house in a stir.

THE TABLE.

Great rivalry exists among people of style about the table — how it shall be set, the plate to cover it, the expense, and many other considerations that make

the table the pride and plague of the season. To set well a New Year's table requires taste, patience, tact, and cash. It must contain ample provision for a hundred men. It must be loaded down with all the luxuries of the season, served up in the most costly and elegant style. Turkey, chickens, and game; cake, fruits, and oysters; lemonade, coffee, and whiskey; brandy, wines, and — more than all, and above all — punch. This mysterious beverage is a New York institution. To make it is a trade that few understand. Men go from house to house, on an engagement, to fill the punch bowl. Lemons, rum, cordials, honey, and mysterious mixtures, from mysterious bottles brought by the compounder, enter into this drink. So delicious is it, that for a man to be drunk on New Year's day from punch is not considered any disgrace.

DRESS OF THE LADIES.

This is the most vexatious and troublesome of all the preparations for New Year's. Taste and genius exhaust themselves in producing something fit to be worn. The mothers and daughters quarrel. Feathers, low-necked dresses, and gorgeous jewelry the matron takes to herself. The daughters are not to be shown off as country cousins, or sisters of the youthful mother, and intend to take care of their own array. The contest goes on step by step, mingled with tears of spite and sharp repartee till midnight, nor does the trouble then end. Few persons can be trusted to arrange the hair. Some parties keep an artist in the family. Those who do not, depend upon a fashionable hair-dresser, who, on New Year's, literally has his hands full. En-

gagements run along for weeks, beginning at the latest hour that full dressing will admit. These engagements run back to midnight on New Year's eve. Matron or maid must take the artist when he calls. As the peal of bells chimes out the Old Year, the door-bell rings in the hair-dresser. From twelve o'clock midnight till twelve o'clock noon, New Year's, the lady with the ornamented head-top maintains her upright position, like a sleepy traveller in a railroad car, because lying down under such circumstances is out of the question. The magnificent dresses of the ladies; diamonds owned, or hired for the occasion; the newly-furnished house, adorned at great expense; the table loaded with every luxury and elegance; the ladies in their places; the colored servant at the door in his clerical outfit, — show that all things are ready for

THE RECEPTION.

The commonalty begin their calls about ten. The élite do not begin till noon, and wind up at midnight. Men who keep carriages use them, the only day in the year in which many merchants see the inside of their own coaches. Exorbitant prices are charged for hacks. Fifty dollars a day is a common demand. Corporations send out immense wagons, in which are placed bands of music, and from ten to twenty persons are drawn from place to place to make calls. The express companies turn out in great style. The city is all alive with men. It is a rare thing to see a woman on the streets on New Year's day. It is not genteel, sometimes not safe. Elegantly-dressed men, in yellow kids, are seen hurrying in all directions. They walk singly

and in groups. Most every one has a list of calls in his hand. The great boast is to make many calls. From fifty to a hundred and fifty is considered a remarkable feat. Men drive up to the curbstone if they are in coaches, or run up the steps if they are on foot, give the bell a jerk, and walk in. The name of one of the callers may be slightly known. He is attended by half a dozen who are entirely unknown to the ladies, and whom they will probably never see again. A general introduction takes place; the ladies bow and invite to the table. A glass of wine or a mug of punch is poured down in haste, a few pickled oysters — the dish of dishes for New Year's — are bolted, and then the intellectual entertainment commences. "Fine day" — "Beautiful morning" — "Had many calls?" — "Oysters first rate" — "Great institution this New Year's" — "Can't stay but a moment" — "Fifty calls to make" — "Another glass of punch?" — "Don't care if I do" — "Good-morning." And this entertaining conversation is repeated from house to house by those who call, till the doors are closed on business. Standing on Murray Hill, and looking down Fifth Avenue, with its sidewalks crowded with finely-dressed men, its street thronged with the gayest and most sumptuous equipages the city can boast, the whole looks like a carnival.

NEW YEAR'S NIGHT.

The drunkenness and debauchery of a New Year's in this city is a disgrace to the people. As night approaches, callers rush into houses where the lights are brilliant, calling for strong drinks, while their flushed cheeks, swollen tongues, and unsteady gait tell what

whiskey and punch have done for them. From dark till midnight the streets are noisy with the shouts of revellers. Gangs of well-dressed but drunken young men fill the air with glees, songs, oaths, and ribaldry. Fair ladies blush as their callers come reeling into the room, too unsteady to walk, and too drunk to be decent. Omnibuses are filled with shouting youngsters, who cannot hand their change to the driver, and old fellows who do not know the street they live in. Joined with the loud laughter, and shout, and song of the night, the discharge of pistols, the snap of crackers, and illuminations from street corners, become general. At midnight the calls end; the doors are closed, the gas turned off, the ladies, wearied and disgusted, lay aside their gewgaws, very thankful that New Year's comes only once in the season.

Since the introduction of the District Telegraph, with its multitude of messengers, a large amount of New Year's calling is done by simply sending cards, considered equivalent to calls, by these messengers. The day before New Year's, some of the up town offices receive these envelopes by bushels, and the next day duly distribute them, while the supposed "callers" are in their rooms or at their clubs, smoking cigars and drinking their own healths.

XXXVI.

CENTRAL PARK.

ITS ORIGIN. — THE COMMISSION. — ITS INFLUENCE ON THE PEOPLE. — THE
ZOOLOGICAL GARDEN. — THE PRIDE OF NEW YORK.

ITS ORIGIN.

It is not a little curious that the unsurpassed location of the Central Park owes its origin to a quarrel among politicians. It is difficult to conceive of a finer location. Its extent, central site, natural features, outlets, drives, and attractions are exceeded by no similar enclosure in the world. In 1850, the legislature of New York entertained a bill for the purchase of a piece of unimproved land, known as Jones's Wood, for a public park. The party who introduced the bill was a senator from New York. An alderman of the city was his bitter opponent. After the bill had passed locating the park at Jones's Wood, the alderman called upon Mr. Kennedy, now General Superintendent of Police, at his store, to get him to unite in defeating the purchase. Mr. Kennedy had thought nothing of the bill. A map was brought and the site examined. The points made by the alderman were, that the senator who introduced the bill was interested, and would be largely profited by the sale. The plot was on the extreme eastern side

of the city ; it was small, scarcely a dozen blocks ; a thick population bounded it on the south, Harlem shut it in on the north, the East River formed another boundary, and enlargement was impossible ; besides, the price was enormous.

While examining the maps, Mr. Kennedy pointed out the present site of the park. It was then one of the most abandoned and filthy spots of the city. It was covered with shanties, and filled with the most degraded of our population. The valleys reeked with corruption and every possible abomination. It was viler than a hog-pen, and the habitation of pestilence. As a place for building it was nearly worthless, as the grading of it was out of the question. As a site for a public park, its inequalities of hill and dale, its rocky promontories, and its variety of surface, made it every way desirable. The great point of the alderman was to defeat his political opponent and the bill for the purchase of Jones's Wood. The eminent fitness of the new spot was conceded at once. The omnipotent press joined in the new movement. The proposed name of Central Park was received with acclamation. The purchase of Jones's Wood was annulled. The bill for the opening of Central Park passed. In 1856, the purchase was complete, and the work commenced.

THE COMMISSION.

At first the Central Park was a corporation matter. The city officials were so corrupt, that the friends of the measure refused to put it into the hands of the Common Council. The Aldermen, in city matters, were omnipotent. They were county officers as well as city.

If they sent a bill to the Council, and that body refused to concur, the Aldermen could meet as a Board of Supervisors, and pass the bill that the Council had rejected or the Mayor vetoed. The Legislature put the affairs of the Park into the hands of a Commission, made up of distinguished men, representing the great parties of the city.

On receiving their appointment, the Commissioners called a meeting of the distinguished citizens of New York to consult on the laying out of the Park. Washington Irving took the chair. The models of Europe would not do for New York. This Park was not for royalty, for the nobility, nor the wealthy; but for the people, of all classes and ranks. Drives, public and quiet; roads for equestrians and for pedestrians; plots for games and parades, for music and public receptions, must be secured. The main features that the Park now wears were adopted at that meeting.

ITS INFLUENCE ON THE PEOPLE.

The Park is two and a half miles long, a half mile wide, and comprises eight hundred and forty-three acres. The main drive, from Fifty-ninth Street along the Fifth Avenue, is seventy feet wide, with a footpath fifteen feet wide, and, with its Macadamized road-bed, is one of the finest in the world. Along its pathway, where three hundred miserable shanties were straggling, filled with squalid women, and ragged, and untamed children, with its hollows and ravines full of stagnant water and filthiness, with barren rocks, offensive and unsightly, now green velvet lawns greet the eye, choice flowers bloom, museums of taste and galleries of art stand,

zoölogical gardens instruct and please, conservatories arise, and the grounds are studded with statuary and works of art, the gift of liberal friends. The old Arsenal, in the Park, is a gallery of art, free to the public. The widow of Crawford, the artist, presented to the Park the plaster casts from her husband's studio. Among the collection is the model of the famous statue of Washington, at Richmond, with the colossal statues of Jefferson, Henry, Lee, Marshall, and other favorite sons of Virginia. The intelligent mechanical skill of this day is taking down the unsightly aqueduct which disfigures a portion of the Park, and is substituting underground mains, which are to take the place for miles of unsightly masonry.

The whole influence of the Park has been to educate and elevate the public taste, and to inspire a love for the beautiful. The "transverse roads" that traverse the Park are a curiosity and an educator. Teams are driven across the Park, funerals, with their long line of carriages, thousands of cattle for the market, and teams that no man can count; yet all this is hidden from the eye of the visitors. These transverse roads are canals walled in by solid masonry. They pass under the bridges of the Park, and, by an ingenious contrivance, are hidden from the eye by trees, grass, flowers, and groves. It is seldom that the grass is trodden upon or the flowers plucked. The police are everywhere to arrest fast driving, and all who commit breaches of the rules. Before the Park was opened horse flesh was at a discount, and was the derision of Boston, Philadelphia, and Baltimore. Fabulous sums have been paid for fine horses since the opening of the Park. While driving

is limited to six miles an hour within the enclosure, a fine boulevard has been opened by the Commissioners, where men may try the mettle of their teams if they will. A private trotting course on the road allows steeds to be trained. The road for fast horses is a continuation of the Park to High Bridge. It is broad, level, and well Macadamized. It is the sight of sights on a pleasant afternoon. Here the notable men of New York can be seen in their glory. There is scarcely a horse noted for show, elegance, or speed that cannot here be seen on an afternoon. Fast old men, and fast young men, leaders of the bulls and bears on exchange, stock speculators, millionnaires, railroad kings, bankers, book-men, and merchants, the bloods of the city, and all who can command a two-forty horse, appear on the drive. All is exhilaration; the road is full of dust; teams crowd the thoroughfare; horses tear up and down, to the horror of nervous and timid people; fast teams race with each other, and frequently interlock and smash up, while the tearing teams hold on their course, carrying terror and dismay along the whole road. Danger as well as excitement attends the drive. Some of the fastest teams are driven by men between sixty and seventy, who have all the enthusiasm of youth, and shout out their "Hi! hi's!" and other exclamations, so common to fast teams at their utmost speed. Some of the horses driven on this road cost from five to fifty thousand dollars, and could not be purchased at any price.

The Metropolitan Museum of Art, lately erected in Central Park, contains one of the finest collections in the world.



CENTRAL PARK, SATURDAY AFTERNOON.

THE ZOÖLOGICAL GARDEN.

Near the skating pond, which is the great attraction in the winter, a square has been laid out for a Zoölogical Garden. It is separated from the Park by the Eighth Avenue, but it is to be connected by a tunnel under the railroad. It has natural caves, which are to be dens for lions, bears, and wild beasts. It has natural lakes and ponds, and when completed will be one of the great attractions of the Park. The collections of wild beasts, birds, and rare and curious animals are already very large. Donations to this department are numerous. This will be one of the richest collections in the country.

THE PRIDE OF NEW YORK.

New Yorkers boast of their Park, and have good reason so to do. It is indeed beautiful for situation, and the Commissioners have built themselves a monument in the tasteful and attractive manner in which they have performed their work. On a bare, unsightly, and disgusting spot, they have created an area of beauty, charming as the Garden of the Lord. Where not a tree or shrub was found, they have bidden a forest spring up, and have planted three hundred and twenty thousand eight hundred and forty-six shrubs and trees. The original cost of the Park was four million eight hundred and fifteen thousand six hundred and seventy-one dollars. The total cost, with the purchase and construction up to the last report, was over twelve millions of dollars. The cost of construction and maintenance every year is about three hundred thousand dollars.

The Park contains over seven miles of carriage road, six miles of bridle paths, and twenty miles of walks. On Saturday afternoon it is a sight to behold. It is the people's day, and the people's Park. Tens of thousands, composed of the various nationalities of the city, assemble. Dodworth's band, from a gaudy Oriental pagoda, furnish the music. Immense awnings are stretched on all sides, under which the crowds sit in great comfort. The grass, close shaven by a machine, is open to the gambols of children. The crowd is composed of the millionaire and the hod-carrier; ragged newsboys and the Fifth Avenue exquisite; ladies in the latest style, and female emigrants just arrived; madame flashing with jewels, and the scrubbing-woman who cleans paint and washes linen; vehicles of wondrous construction, and carriages that might have come out of the ark; the splendid turnouts, with servants in livery, and an old box-wagon, driven by a Jerseyman or a farmer from Long Island.

The rules of the Park are very strict, and are rigidly enforced. Within hearing of the band no carriage can move while a piece of music is being played. About three o'clock, the crowd in carriages, on horseback, and on foot, pour into the great pathway that leads to the music stand, and from thence diverge into the different portions of the Park, filling the grottos, the rambles, plains, and hills, sailing on the lakes, feeding the swans, lolling in the summer-houses, and making a panorama of beauty, to see which is well worth making a visit to New York.

XXXVII.

SCHOOL OF INSTRUCTION FOR THE
METROPOLITAN POLICE.

THE efficiency of the New York police is largely indebted to the School of Instruction. This department is under the charge of Mr. Leonard, who, for twenty-three years, has been a member of the police. He is eminently qualified for the task committed to him. He is tall, with a fine frame, a genial, intelligent face, a gentlemanly bearing, and is one of the most efficient and accomplished officers in New York. He is every inch a gentleman, and has been an inspector of the force since the rank was created.

When a man is appointed on the force, he is immediately assigned to duty. But for the period of thirty days he has to appear at the School of Instruction daily. A book of laws is put into his hands, and he must make himself familiar with its contents. He is then examined in every thing pertaining to his duties. He must be civil, decorous, use no insulting word; must not drink, nor visit places where liquor is sold; must not smoke nor read on duty, nor withdraw a complaint; must keep a memorandum-book; must accept no money from a citizen; must not assist an officer to prosecute a civil case; must take off his

clothes at night, put on under-clothes, and keep his room ventilated ; arrest vagrants ; and, while enjoying his own political and religious opinions, be a delegate to no political convention ; salute his superiors ; try all the doors ; must not be found off his post ; must not talk to citizens ; not visit his own house while on duty ; report all nuisances thrown into the street ; arrest men who attempt to steal, or commit assault, or carry slung shot ; arrest all who are fighting, brawling, or threatening, or violate decency ; arrest an omnibus driver for loitering, or a carman who has no number on his cart, or a hackman who is extortionate, or drivers of vans or wagons who go over six miles an hour. Such are some of the lessons learned in the school. Over one thousand nine hundred men have been instructed in this school within three years. When the men go out to their duties, they know exactly what they have to do, and know that the Commissioners will sustain them in the prompt, bold, and faithful performance of it.

The police also have an athletic club of their own, which includes a large number of the force. They have a large gymnasium, completely fitted with apparatus, and employ competent instructors. By these means they not only develop muscle, but materially improve their physique and general health.

XXXVIII.

LIFE AMONG THE LOWLY.

INTERESTING FACTS, GIVEN TO THE WRITER BY REV. S. P. HALLIDAY, SUPERINTENDENT OF FIVE POINTS HOUSE OF INDUSTRY.—HOMES OF THE LOWLY.—A NIGHT TRAMP.—BAREFOOTED BEGGAR.—A STREET BOY.—A SAD SCENE.—GENTEEL SUFFERING.

HOMES OF THE LOWLY.

THE extreme value of land in the city makes tenement-houses a necessity. Usually they occupy a lot twenty-five by one hundred feet, six stories high, with apartments for four families on each floor. These houses resemble barracks more than dwellings for families. One standing on a lot fifty by two hundred and fifty feet has apartments for one hundred and twenty-six families. Nearly all the apartments are so situated that the sun can never touch the windows. In a cloudy day it is impossible to have sunlight enough to read or see. A narrow room and bedroom comprise an apartment. Families keep boarders in these narrow quarters. Two or three families live in one apartment frequently. Not one of the one hundred and twenty-six rooms can be properly ventilated. The vaults and water-closets are disgusting and shameful. They are accessible not only to the five or six hundred occupants of the building, but to all who choose to go in

from the street. The water-closets are without doors, and privacy is impossible. Into these vaults every imaginable abomination is poured. The doors from the cellar open in the vault, and the whole house is impregnated with a stench that would poison cattle.

A NIGHT TRAMP.

With a lantern and an officer, a visit to the cellars where the poor of New York sleep may be undertaken with safety. Fetid odors and pestiferous smells greet you as you descend. There bunks are built on the side of the room; beds filthier than can be imagined, and crowded with occupants. No regard is paid to age or sex. Men, women, and children are huddled together in one disgusting mass. Without a breath of air from without, these holes are hot-beds of pestilence. The landlord was asked, in one cellar, "How many can you lodge?" "We can lodge twenty-five; if we crowd, perhaps thirty."

The lodgers in these filthy dens seem to be lost to all moral feeling, and to all sense of shame. They are not as decent as the brutes. Drunken men, debased women, young girls, helpless children, are packed together in a filthy, under-ground room, destitute of light or ventilation, reeking with filth, and surrounded with a poisoned atmosphere. The decencies of life are abandoned, and blasphemy and ribald talk fill the place.

BAREFOOTED BEGGAR.

On one of the coldest days of winter two girls were seen on Broadway soliciting alms. The larger of the two awakened sympathy by her destitute appearance.

An old hood covered her head, a miserable shawl her shoulders. Her shivering form was enveloped in a nearly worn-out dress, which was very short, exposing the lower part of her limbs and feet. She had on neither shoes nor stockings. Nearly every person that passed the girl gave her something. Believing they were impostors, Mr. Halliday approached them, and demanded where they lived. On being told, he proposed to attend them home. They misled him as to their residence. They attempted to elude him, and at length the younger said, "Mister, there is no use going any farther this way; she don't live on Fifty-third Street, she lives on Twelfth Street, and she has got shoes and stockings under her shawl." She was taken before a magistrate, and committed to the Juvenile Asylum.

A STREET BOY.

It is estimated that there are over ten thousand street boys in New York. They swarm along our parks, markets, and landings, stealing sugar, molasses, cotton. They steal anything they can lay their hands on. They prowl through the streets, ready for mischief. Mr. Halliday gives an interesting account of one of this class. He was the son of a widow. He played truant, and became a regular young vagabond. He was one of the young Arabs of the city. Mr. Halliday resolved to save him. He introduced him into the Home of the Friendless. He ran away, and resumed his Arab life. He was sought for, and found on one of the wharves. The following dialogue took place: "Where have you been, Willie?" "Nowhere, sir." "What have you been doing since you ran away from the

Home?" "Nothing, sir." "What have you had to eat?" "Nothing, sir." "What! have you eaten nothing these two days?" "No, sir." "What was that that fell out of your hand just now when you struck against your brother?" "A soda-water bottle." "Where did you get it?" "I stole it." "What were you going to do with it?" "Sell it." "What were you going to do with the money?" "Buy something to eat." "Are you hungry?" "Yes, sir." "Where have you staid since you left the Home?" "On Tenth Street." "Whose house did you stay in?" "Nobody's." "No one's house?" "No, sir." It had rained very hard the night previous, and I asked again, "Where did you stay last night?" "Corner of Avenue A and Tenth Street." "Whose house did you stay in?" "No one's." "But you told me just now you stopped last night corner of Avenue A and Tenth Street." "So I did." "And you slept in no one's house?" "No, sir." "Where did you sleep, then?" "In a sugar-box." "In a sugar-box?" "Yes, sir." "Did you not get wet with the rain?" "Yes, sir." "How did you get your clothes dry?" "Stood up in the sun until they were dry." He was again placed in the Home of the Friendless; again ran away; and finally was put into the Refuge, as all kindness seemed to be lost upon him.

A SAD SCENE.

In the so-called chapel of the prison sits a little girl amid a throng of dirty, drunken women. She is small, and only seven years of age. Her story is told in a single line — her father is in the Tombs, her mother is

at the station-house. What she calls her home is a single room, nine feet under ground, without fire, though the thermometer is at zero. A portion of an old bedstead, a broken tick part full of straw, with a pillow, on which are marks of blood, lies upon the floor. The father was a cartman. He came home one night drunk and brutal, and knocked his wife down with a heavy stick. Afterwards he stamped upon her with his heavy boots, until she was unable to speak. The woman died, and the man was arrested. The little girl was sent to the Tombs as a witness, and was placed under the care of the matron. When the trial came on, it was decided that the little girl was too young to testify. The man pleaded guilty of manslaughter, and was sent to the State Prison. It was a happy day for little Katy when she sat on the bench with those miserable women hearing a sermon preached. She found a kind friend in Mr. Halliday, and through him obtained a happy western home.

GENTEEL SUFFERING.

Sudden reverses reduce well-to-do people to poverty. Sickness comes into a household like an armed man. Death strikes down a father, and leaves a family penniless. One day a lady of very genteel appearance called at the Mission. Bursting into tears, she said to the superintendent, "Sir, I have come to ask for assistance. It is the first time in my life. I would not now, but I have been driven to it. I could bear hunger and cold myself, but I could not hear my children cry for bread. For twenty-four hours I have not had a mouthful for myself or them. While there was work, I could

get along tolerably well. I have had none for some time ; now I must beg, or my children starve." Her husband had been a mechanic. He had come to New York from the country. The family lived in comfort till sickness stopped their resources, and death struck the father down. The mother attempted to keep her little family together, and support them by her own labor. Five years she had toiled, planned, and suffered. Her earnings were small, and from time to time she sold articles of furniture to give her children bread. Overexertion, long walks in rain and cold to obtain work, insufficient clothing, want of nutritious food, with anxiety for her children, prostrated her. She was obliged to call for aid on some of our benevolent institutions. She is a specimen of hundreds of noble suffering women in New York.

IMPROVED TENEMENT HOUSES.

Public attention has lately been called to the filthy and overcrowded pest-houses in the lower part of the city, and the result has been a great improvement in many of the old tenements, and the erection of several model lodging-houses, which afford clean and comfortable quarters for laborers and mechanics, at comparatively reasonable rates of rent.

XXXIX.

SOCIAL EVIL IN NEW YORK.

EXTENT OF PUBLIC PROSTITUTION. — AN OFFICIAL STATEMENT FROM HON. JOHN A. KENNEDY, SUPERINTENDENT OF THE METROPOLITAN POLICE. — HOUSES OF THE FIRST CLASS. — HOW THEY ARE FILLED. — AGENTS AND RUNNERS. — STARTLING FACTS. — VICTIMS FROM NEW ENGLAND. — A NIGHT ENCOUNTER. — A MAYOR'S EXPERIENCE. — HOPELESS CLASSES.

EXTENT OF PUBLIC PROSTITUTION.

PUBLIC vice is not as general as is commonly supposed. It is one of the things that can be easily estimated. It is not like gambling, done in a corner. People who keep houses of ill-repute have no motive to keep their trade and houses a secret. The police do not meddle with such, unless they are noisy, disturb the peace, or become a public nuisance. The keepers of such resorts seek custom, and take all possible pains to make their establishments known. All the public houses of prostitution are known to the authorities.

In January, 1864, there were, in the city of New York, five hundred and ninety-nine houses of prostitution, of all grades, two thousand one hundred and twenty-three prostitutes, and seventy-two concert saloons of bad repute. In January, 1866, there were six hundred and fifteen houses of prostitution, ninety-

nine houses of assignation, seventy-five concert saloons of bad repute, two thousand six hundred and ninety prostitutes, six hundred and twenty waiter girls of the same bad character, and one hundred and twenty-seven bar-maids, also vile girls. The increase of 1866 over 1864 is accounted for in the difference between war and peace. The followers of the camp were with the army in 1864. In 1866 the soldier was at home, and the prostitutes were thrown on the town. In January, 1867, there were five hundred and sixty-eight houses of prostitution, two thousand five hundred and sixty-one prostitutes, thirty-eight concert saloons of ill repute, three hundred and thirty-six waiter girls, and the average will be about the same for the entire year. New York has an estimated population of from nine hundred thousand to one million, and such is the extent of public prostitution in comparison to the population!

MR. KENNEDY'S STATEMENT.

A most extraordinary statement was made public of the terrible ravages and extent of prostitution in New York. Bishop Simpson, of the Methodist Church, stated in Cooper Institute, that the number of public prostitutes in the city equalled in number the membership of the Methodist Church. The attention of Superintendent Kennedy was called to these statements, and he was requested to say whether they were true. In answer, he wrote as follows, which I took, by permission, from the private files of the Superintendent's department:—

“OFFICE OF THE SUPERINTENDENT OF METROPOLITAN POLICE,
 300 MULBERRY STREET,
 NEW YORK, January 22, 1866. } ”

“MY DEAR SIR: Your note of to-day is before me, with the printed sheet of the ‘Great Metropolis Condensed,’ inquiring whether the figures in the paragraph marked ‘Licentiousness’ can be verified. I have to say that I have nothing in my possession to sustain such monstrous statements. During the past fall I had a careful examination made of the concert saloons in this city, for the purpose of using the result in our annual report; which you will find in the leading dailies of Friday, January 5, instant. At that time we found eleven hundred and ninety-one waiter girls employed in two hundred and twenty-three concert and drinking saloons. Although much the greater part of these girls are already prostitutes, yet we have evidence they are not all such; but continuation at the employment is sure to make them all alike. Previous to that I had not made any census of persons of that character since January 24, 1864, when the footing was as follows:—

“Houses of prostitution, five hundred and ninety-nine. Public prostitutes, two thousand one hundred and twenty-three. Concert saloons of ill repute, seventy-two. The number of waiting girls was not then taken.

“The newspapers of last week, in reporting Bishop Simpson’s speech delivered in St. Paul’s Church, made him say that there are twenty thousand prostitutes in New York. I felt it to be about time to correct the impressions of such well-meaning men as he, and on Thursday last I sent out an order, instructing a new

census to be made. I have nearly all the returns in, and find a much less increase than I expected. A large number who have been following the army during the war, very naturally have gravitated to this city. Where else would they go? But with all that, the increase is below my estimate. On the 22d day of January, 1866, the report is as follows:—

“Houses of prostitution, six hundred and twenty-one. Houses of assignation, ninety-nine. Concert saloons of ill repute, seventy-five. Public prostitutes, two thousand six hundred and seventy. Waiter girls in concert and drinking saloons, seven hundred and forty-seven.

“You will see that houses of prostitution have increased twenty-two in two years, and houses of assignation have decreased thirteen. Concert saloons have increased four. Prostitutes have increased five hundred and forty-seven. The waiter girls will be increased by the figures to come in.

“As it regards ‘other women,’ we have no means of knowing anything of their number. That there are many of them cannot be disputed; the number of houses for their accommodation tells us that; but there is no such number as two thousand five hundred, you may depend on it, visit those places; and of those who do, the waiter girls furnish the larger portion.

“So that, taking all the public prostitutes, and all the waiter girls in music saloons (and these we have to a unit), there are but three thousand three hundred.

“Medical estimates are humbugs, from Dr. D. M. Reeves down to Dr. Sanger. According to Dr. Reeves, every female in the city over thirteen years of age

was required, to fill up his estimate of lewd women, and Sanger is but little more reasonable.

“Very respectfully, yours,

“JOHN A. KENNEDY.”

HOUSES OF THE FIRST CLASS.

These are few. No hotel is more elegantly furnished. Quiet, order, and taste abound. The lady boarders in these houses never walk the streets nor solicit company. They are selected for their beauty, grace, and accomplishments. They dress in great elegance, and quite as decorously as females generally do at balls, parties, or at concerts. Meet them in the streets, or at picture galleries, or at a fashionable soir e, and there is nothing about them to attract attention. No person who knows them or their character can in any way recognize them in public. These women have their pew in a fashionable church; some attend Sunday school, and have their own religious homes. Everything about the house is elegant. The door swings on well-oiled hinges. The bell is answered by a colored servant, and nearly all the servants are colored. They are quiet, mind their own business, and are known to be servants. All that grace and attraction can do to secure visits is employed. None but men who can afford to pay a first-class price visit a first-class house. The woman who is at the head of the establishment is one that has passed middle life, and is usually well preserved. She bears some foreign name, and has a person about the house that is called her husband. It is not uncommon for some so-called Count, Baron, or Consul, from some foreign power, to be, or pretend to

be, the lawful guardian of the woman. If a gentleman calls, he is at once ushered into the parlor. If two gentlemen enter together, both are presented to the parlor. But no other gentleman can enter while they remain. If any one leaves the house from up stairs, the parlor door is shut and guarded. No one looks out, and no one looks in. Such are the inexorable rules of the house. The visitor is received by the madam in whose name the mansion is kept. One by one the lady boarders drop in. Conversation becomes general and spirited. Some remarks are rather broad. There is little to dispel the illusion that one is on a call at a first-class boarding-school or seminary. As the evening wanes, and wine flows, the talk becomes bolder. Home, early days, childhood, mother, the school of girlish hours, the Sabbath, the Sunday school, the home pastor, their style of life, what the world thinks of them, how absolutely they are cut off from society, and barred out as if lepers,— are themes of conversation. Some are girls of superior mind. Some have had fortunes lavished on their education. Some can sing and play exquisitely. Operas, songs, ballads, snatches of hymns, are trolled off with great skill. Many support their parents in fine style. Some have children that were borne to them when they were happy wives. These children have usually no knowledge of their mother's shame. They are at fashionable boarding-schools, and are brought up at great expense, and are told that their mother is in a foreign land, or is married to a man of wealth. Some mothers who are supported by the infamy of children know, and some do not know, of the great degradation of their dear ones.

THE KERPER.

The woman who keeps the house keeps also a strict watch on all her boarders. She knows who comes and goes, the sum that is paid, and exacts of all her tribute. What with board, and dues paid for the privilege of the house, the costliness of the dress and ornaments that must be worn, the services of a hair-dresser, and cosmetics, coach hire, and the dash and display for which many of these girls have left pleasant homes, and bade adieu to a virtuous life, and all its honors and comforts, they have but little left. They lay up generally nothing. Their hold on gay life is very short, seldom continuing more than three years, and some breaking down in six months. They then commence the downward path of the road in which they have entered. The next step follows,—poorer houses, meaner dresses, coarser fare, rougher company, and stronger drinks. Then comes street-walking, low brothels, concert saloons, dance cellars, disease, Blackwell's Island, a few months of misery, and then death. The petted and giddy creatures, to whom the flowery path and seductive way is for a month or two so fascinating, cannot believe that rough winds can ever blow upon them, or that a rough word can ever be spoken, or want and sorrow can roll their black surges over them. While in their beauty and prime no creatures can be more tenderly cared for. The woman who is their mistress has every motive to treat them tenderly. Their health and beauty are her capital. She makes merchandise of their flesh and blood. She employs the best of masters for music and dances. The table is loaded

with luxuries. Nothing is too elegant or costly. The health of the girls is closely and anxiously watched. Their exercise and airings are carefully attended to. They are kept cheerful and buoyant. The deceived and infatuated creatures fancy that this will always last. But when sickness comes, and charms fade; when new comers are introduced, and the wan and faded women are put in contrast, the arrow enters into their soul; when they cease to be attractive, and call visitors to the house no more, the door is opened and they are told to go. No tears, no pleas, avail. Women that are moved by tears do not dwell under such roofs. Out these poor girls go, without a penny. Almost always they are brought in debt, and so much of their finery as will do for the new comers is retained. For the expelled there is no redress. The pavement is her home. The glare of the druggist's window suggests poison. The ripple of the black Hudson suggests suicide. Some one picks her up on the pave at night, and her low walk with the low women of her class commences.

HOW THEY ARE FILLED.

The short life and brief career of women who fill what are known as first-class boarding-houses for young ladies is one of the facts of which there is no dispute. Officers whose duties take them occasionally to these places say that once in about two or three months the company wholly changes; and when they ask for persons whom they saw on their last visit, an indefinite answer is given, and an unwillingness manifested to tell what has become of their associates. Some feign reform, many die of sickness, by the hand of criminal

practitioner, by suicide; many begin the dark tramp down that path that ends in death. We know from what source comes the supply for low stews, vile brothels, concert saloons, and dance houses; for where the beastly and drunken resort, multitudes can be found. But from whence comes this unceasing supply of brilliant, well-educated, accomplished, attractive, and beautiful young girls? They are found, as they are wanted, for the houses of fashionable infamy. They come, many of them, from the best homes in the land; from careful parentage and pious families; from fashionable boarding-schools; from seminaries of learning; from Sunday schools; from the rural cottages of Maine and Vermont; from Chicago, Richmond, and California; from all parts of the civilized world.

AGENTS AND RUNNERS.

Men and women are employed in this nefarious work as really as persons are round the country to hunt up likely horses; and when the victim is uncommonly attractive the pay is large. No system is better arranged with bankers, express-men, runners, and agents. No place is so distant, no town so obscure, that these panderers do not enter it. They are at concerts, on the railroad, at theatres, at church, at fashionable resorts in the summer, and at seminary graduations. They hang about hotels, under pretence of being strangers to New York; they get acquainted with young lady visitors, invite them to church, to a walk, to the opera, and, when confidence is gained, they are invited to call at the house of an acquaintance; and, after a pleasant evening, they wake up in the morning

to know that they have been drugged and ruined, and that their parents are in despair. In some seminaries of learning in this city letters are constantly exchanged, signals swing out of the blinds by means of ribbons of different hues, and appointments made and kept. If a daughter is missing from New York, or from a radius of twenty miles around, the police know usually where to look for the erring child, if she has not eloped.

THRILLING CASES.

In one of the most attractive of these houses of bad resort there is, at this moment, a young woman of surpassing beauty. Her form is queenly. She would make a sensation in any fashionable soir e or watering-place in the land. She dresses in elegant style and with exquisite taste. Her complexion is alabaster; her hair raven black, flowing in natural ringlets. Her voice is superb, and as a singer she could command a large salary. On the boards of a theatre she would move without a rival. Her accomplishments are varied. She can sing with ease and skill the most difficult music of the best masters. She can paint and embroider, and the specimens of her skill are exhibited to her admirers at the house where she resides. She has a finished education, and could fill and adorn any station in life. She has a parentage the most respected, who reside among the noble of New England. Their repute and family honor, till now, have been without a stain. Apparently happy in her home, and virtuous and modest, she left the Seminary, where she had nearly reached the honor of graduation, and where she was at the head of the school, and one night was not to be

found. Her absence was the cause of great distress. Months passed, and no knowledge of her residence was obtained. At length the sad fact was revealed that she was a lady boarder in a house of ill repute in New York. When she entered that abode, she resolutely shut the door in the face of all who knew and loved her. Father, mother, sister, friends, besieged the door in vain. Deaf to all entreaties, and hardened to sobs and tears, she refused to look on the face of the mother who bore her, and those to whom she is still dear. To all she had but one answer,—“Think of me only as one that is dead.” Yet she will talk of home, and dear ones of olden days; will sigh, and wipe the tear away, if any one seems to have a heart of sympathy. But the mystery of her course; what led her to fling away the great gifts God gave her; how she came to know of that way of life; what her first wrong step was; who aided her in her bad descent; why she does not fly from the life she evidently loathes, and find refuge in the home of her childhood, to her mother’s arms, that are still wide open to receive her,—all this is a secret locked in her own bosom. Soon her sunny day-dream will close. The bleak winds of winter will blow on that form trained to tenderness and reared in delicacy, and her feet will stumble on the dark mountains, with no one to help or heed her bitter cry.

STARTLING FACTS.

There is another case sadder and more mysterious than the one just related. In one of the Broadway houses can be seen a young lady about seventeen, but so fragile and so girlish that she seems scarcely twelve.

Small and genteel in figure, she appears only a child. She has a remarkable forehead of great breadth, an eye searching and keen, and her smartness and talent are marked. She is the belle of the house, and, looking on her, one can easily see — what was the fact — that she was the sunshine of her home. She belongs to New York. Her father and mother are persons of rare intelligence, of unquestioned piety, and high social position. They are rich, and live in good style. On this child they lavished the tenderest care. No money was spared to give her a complete and polished education. Her voice is superb, and her execution marvellous. Her home was not sad and hard, but sunny. She was the morning light and evening star of the fireside which she adorned. She was the pride of her parents, the ornament of the social circle that was proud to call her companion. From her youth she was trained in the Scriptures. At the family altar daily she was accustomed to kneel, and till she left the roof of her mother she had attended Sunday school from her childhood. She seemed to have no sorrow nor cause of grief. Her company was unexceptionable. No open act of hers, and no word uttered, betrayed anything but a virtuous heart and a pious life. One afternoon she did not come home from Sunday school as usual. The evening came, night rolled its heavy moments along, and the darling came not. Agony laid the mother on her bed, helpless. The father searched New York over, but the lost one could not be found. To the suggestion of shrewd detectives, that perhaps she would be found in a house of low resort, the family could only utter their horror. Like Jacob, they knew

their darling must be dead. Leading a life of infamy? Never! With a likeness of the missing daughter, and an accurate description, the matter-of-fact officers started on their search. The first house they entered they saw a young girl who resembled the lost one. On inquiry, they found she came to the house on Sunday afternoon; told her name; said she came from a Sunday school; hung up her bonnet and cloak, as if they were to be trophies to the goddess of infamy; demanded and received garments suited to her new life; and, coming fresh from the Sunday school, entered on her career of infamy. Satisfied that the lost child had been found, the officer said to the father, "Come and see if this be thy child or no." With a heavy heart and unsteady step the forlorn and bereaved father followed the detective. He shrank from the entrance, as if the portals really led to hell. The daughter met him at the door, flung her arms about him, and gave him a passionate kiss. Then she seated herself, with hands folded, head declined, and eyes fastened on the floor. She heard all that was said; she spake no word; made no explanation; confessed no act; revealed no temptation, and refused to explain why she had adopted her new course of life. To all entreaties, tears, and prayers she was indifferent. Nothing could move her. Her mother came to see her, and the girl threw herself on the bosom where her head had so often lain in joy and sorrow, and in a passionate burst of anguish shed scalding and bitter tears. To all inquiries how she came to that place, and who led her astray, she would answer not a word. To all entreaties to come home, and all should be forgotten and for-

given, she made but one reply, — “O, mother, it is too late! too late!” But from the house where she was she refused to move. Once in a while she goes home, hangs up her hat and shawl on the old nail, throws herself on the bosom of her mother, and weeps and sobs. But when the time comes for her to go, she wipes away her tears, puts on her hat, kisses her mother a good bye, and departs. Prayers, tears, promises, offers of reward, all have been used in vain. In her home of infamy she often talks of her girlish days; of her superintendent and teacher. She speaks of the church that she attended as “our church;” names the pastor with terms of endearment, and makes special mention of the missionary of the church, who is still in the field, to whom she seemed to be specially attached. And these are but specimens of what can be found in New York.

VICTIMS FROM THE COUNTRY.

A very large number of the girls on the town come from the country. Factories furnish the largest share, as the statistics of prostitution show. Many can find no employment at home, and seek this great city for something to do. They have no idea how all ranks of labor are crowded, nor how hard it is to find respectable employment; how few can be trusted; what hotbeds of temptation factories are, and places where a large number of young girls find work. Many are tempted, and fall in their homes. They know that there is no mercy for them there. Their mother and sisters will abandon them, and so they flee to a place in which they can hide in the solitude of the multitude.

A NIGHT ENCOUNTER.

Two gentlemen, of the highest respectability, were walking on Broadway quite late one night, and they were accosted by a young girl who seemed less than thirteen. She was thinly clad, and was in feeble health. The two gentlemen commenced a conversation with the girl, and learned from her lips this story. She was from the State of Vermont, and of good parentage. Her father was a farmer, and her mother and family stood high in the town in which they lived. A young man from the city came to pass the winter near her home. Singing schools and meetings brought him into her society. He declared his intentions to be honorable, and made proposals for marriage. Her parents knew little of the young man, and were not friendly to his attentions. The young lovers met in secret, and finally fled from the town. Her day-dream of love soon ended, and, deserted, she went on the town. She loathed the life she led. But want and starvation were on the one hand, and infamy on the other. She had led her life but a few weeks, and had sought for work and a chance to make an honest living, but in vain. Her parents knew not of her whereabouts, nor did the widow with whom she boarded know that she was leading a life of infamy. She led the gentlemen to the door of a very quiet, respectable house, and told them that was her home. They promised to call and see her the next evening, and aid her to escape from the life she abhorred. They called at the time proposed, and were conducted to the room designated. It was in complete order. By the side of the girl was a

small table, and on a white cloth lay a small Bible, the gift, she said, of her mother; and she stated that she never lay down to rest at night till, as in her childhood's happy home days, she had read a portion of God's word. She talked calmly about her position and life, but it was the calmness of despair, with the tone of one whose destiny was settled, and whose lot was inevitably fixed. To all entreaty, she replied, "It is now too late. I could not endure the cold pity of my mother, or the scorn of my sisters, or the taunts of my former associates. To my bitter tears and burning confessions they would give an incredulous ear, and among them I must ever walk a lost woman. I know that my life will be a short one. My health is very poor, and growing worse from day to day. I am not fitted for the life I lead. Let me alone. To all who once loved me I am as one dead. I shall die alone, and have a pauper's burial."

A MAYOR'S EXPERIENCE.

One of the former mayors of New York, a gentleman of warm heart and great benevolence, had a case brought before him while in office. It was that of quite a young girl, intelligent and well educated, and not sixteen years of age. She would not tell her name, or reveal the name of the town in which her parents resided. The mayor resolved to save her if he could. He tried to persuade her to abandon her life, get some honest employment, and make a new stand in a virtuous course. He used all the arguments, reasons, and motives that he could command. With great coolness she replied to them all, "I know all

you say — the deep degradation into which I have fallen. But I have no relief, no home, no hand to help me rise. I am a good musician; I am a neat and competent seamstress. Twice I have gained a situation, have resolved to amend my life, and have behaved myself with circumspection. But in each case some one that knew my former life has told the story of my past degradation, and so hurled me back to infamy. You have daughters, have you not?" she said to the mayor. "I have," was the answer. "Will you trust me as a seamstress in your family with what you now know of me? Would you feel safe to allow me to be the companion of those daughters after the life I have led?" The mayor hesitated. With great bitterness and much feeling, she replied, "Don't speak. I know what you would say. I don't blame you; but if, with your kind, generous heart, with your desire to do me good and save me, you can't trust me, who will?" She went out to continue in that way that so soon ends in a black and hopeless night.

HOPELESS CLASSES.

Hopeless indeed seems the condition of fallen woman. Men can reform; society welcomes them back to the path of virtue; a veil is cast over their conduct, and their vows of amendment are accepted, and their promises to reform hailed with great delight. But alas for man's victims! For them there are no calls to come home, no sheltering arm, no acceptance of confessions and promises to amend. We may call them the hopeless classes. For all offence beside we have hope. The drunkard can dash down his cup, and the murderer

repent on the gallows. But for fallen woman there seems to be no space for repentance ; for her there is no hope and no prayer. How seldom we attempt to reach and rescue ! and for her where is the refuge ?

Every form of temptation is put in her path — hard and cruel homes, a serpent for a lover, no work, love of display, promises of marriage, mock marriage, and strong drink. I know a woman in this city, who, when a young girl, was led from her home in Massachusetts by a man whose name is well known in political circles. He solemnly promised to marry her, and I have seen his written promise of marriage. The parties came to New York, and a mock marriage was celebrated ; and a mock minister was called in, and the Book of Common Prayer was used. The parties passed as man and wife for years, and received company as such. The woman bore the name of the man with whom she lived. Ten years passed away. Her husband was a leading politician in the land, and began to be much absent from home. One day a lawyer of eminence called on her, in company with a leading citizen, and told the astounded woman that the man with whom she was living was not her husband, that the marriage was a mock one, that her husband was about to marry a woman of fortune and position, and would never see her again, and that they had come to make terms with her and settle the whole case. Frightened and alone, with no one to rely on or give advice, with starvation staring her in the face, she made the best settlement she could. In later times she sought redress in the courts. But the cunning deceiver had

made it impossible to prove any marriage, and her case failed. He was worth a handsome fortune, lived in grand style, and left the poor child, whom he took from her father's home, and so foully wronged, to eke out a scanty and insufficient livelihood by selling books in the streets of New York.

There is no doubt that now and then ignorant and foolish girls and young women voluntarily adopt this loathsome life in the expectation of bettering their condition. Inordinate love of dress and finery leads many to destruction. Idleness, laziness, and unwillingness to work for a living lure others into the paths of vice, where overwhelming ruin is speedy and certain. But while there are those who are ready to tempt the innocent, there are also in the city noble men and women who have associations, houses, and sheltering places for the special care of fallen women. Young women have been reclaimed from this terrible life. In some cases they have been restored to their parents and homes. In other and numerous instances, places have been found for them at the west, or in other parts of the country, where, with their previous record unknown, they could begin a new and better life. An immense amount of good has been done in this way.

XL.

PANEL-THIEVING.

AS A SYSTEM. — THE PANEL-HOUSE. — ROBBERY.

AS A SYSTEM.

THIS system of robbery, so common in New York, blends prostitution and robbery. It is made profitable, and is not easy of detection. Parties need but little furniture or capital. They seldom stay long in a place. Their safety demands frequent removals. One or two cribs — as these places are called — are quite notorious, and have been kept in the same spot for a number of years. Panel-thieving is reduced to a system, and on the observance of the system the success depends. The women who are employed in this department of crime are mostly intelligent, neat, and good-looking negro or mulatto women. Men who have been robbed do not usually care to have it known that they have been keeping company with a colored woman, especially if they happen to be well-to-do men of family in some rural town. So they will not be likely to press the matter with the police. They will bluster and make a noise. But when their name, residence, and business are taken down, and they find that all their

night frolic is to come out in the public print, they let the prosecution go. Panel-thieves count on this.

THE PANEL-HOUSE.

The place selected is usually a basement in a quiet neighborhood, the more respectable the better. Often panel-thieves hire a basement. The party who rents it, or who lives in the house, does not know who his neighbor is. But usually it is for purposes we will name by and by. All concerned are interested in the game. The room is papered and a panel cut in the paper, or one of the panels is fitted to slide softly. The room contains a bed, a single chair, and a few articles for chamber use,—the whole not worth over fifty dollars. The bolts, and bars, and locks are peculiar, and so made as to seem to lock on the inside, though they do not. They really fasten on the outside. And while the visitor imagines he has locked all comers out, he is really locked in himself, and cannot escape till he has been robbed. A rural gentleman from the country leaves his hotel about ten o'clock at night to see the sights. He meets a neatly-dressed and fine-looking woman, with whom he has a talk. She has a sad story to tell of domestic cruelty. She has been driven to the street, and never accosted a gentleman before, and would not now, did not want drive her to it. The country gentleman is captivated. His sympathies are touched. She incidentally names a modest sum for her company. He proposes a walk to look at her house. On the way the woman details some of her personal history, and in return finds out where her companion is from, and whether he has money worth the trouble

of taking him home to pluck. She keeps up the rôle of an abused woman on her first street walk, and the man becomes quite social. The house is reached, is quite respectable, and in a decent neighborhood; so the parties enter. A plainly furnished basement is seen, but all is neat, cosy, and tidy. As the woman takes off her bonnet and shawl, she is seen to be dressed plainly, but with good taste. The door is carefully bolted, or supposed to be. The price agreed on is paid in advance, partly to see how full the wallet is stuffed, partly that the man may have no occasion to take out his wallet till he gets to his hotel, or at least gets out of the house, for he might find out that he had been robbed, and so make trouble. He must put his clothes on the chair, for there is no other spot except the floor to lay them. The chair is put quite a distance from the bed, so that the robbery can be safely committed.

ROBBERY.

At a given signal the panel slides, and the confederate creeps in on his hands and knees, and searches the pants. All the money is not taken; for this reason none of the parties are brought before the courts; the fact will appear that the man had some money left — a thing not credible if robbed in a panel-house, and he will find it difficult to convince the judge that he did not spend the missing money when he was drunk. Another reason for leaving some money is, that the bulk in the pocket-book must not be so reduced as to excite suspicion. When quite a bulk is removed, carefully prepared packages, about the size, are put in the place of the money. When the robbery has been com-

pleted, and the thief has crept out of the room and closed the panel, a loud knocking is heard at the door. The woman starts up in fright, and announces the arrival of her husband. The man hastily dresses, and makes his escape from the front basement door. In his flight he finds, by feeling, that his pocket-book is all right. He reaches his hotel, and usually not till morning does he know that he has been robbed. His first step is to seek the residence of the panel-thief and demand his money. But how can he find it? The woman, to escape detection, led the man through by-lanes and dark alleys. And should he find the house, he could not identify it. If he could, he would not find the woman or her confederate. If the house was a large one, all the furniture in the room will be changed. It will probably be the abode of a physician, who, indignant at the attempt to convict him of panel-thieving, and to ruin his practice, will threaten to shut the libeller up in the Tombs. As a last resort, the victim will go to the police; but as the woman is at Brooklyn, Harlem, Jersey City, or some new abode far from the robbery, nothing can be done, and the man must bear the loss. And so the panel game goes on from year to year.

Aside from the fact that the victim of this game does not wish his name to appear in the newspapers, there is very little sympathy from the public or the police for those who are robbed in this way. So the victim is silent; for to make the matter public is a confession of his own vice and verdancy.

XII

GAMBLING-HOUSES OF THE FIRST CLASS.

LOCATION. — ARRANGEMENT AND TABLE. — GAMBLING-ROOM. — HOW THE PLAY GOES ON. — THE COMPANY. — JOHN MORRISSEY'S HOUSE. — HIS START. — FINDS EMPLOYMENT. — BEGINS AS A GAMBLER. — AT SARATOGA. — GAMBLING AS A TRADE.

LOCATION.

In the city of New York there are not more than a dozen first-class gambling-houses. But these are superb in all their appointments. The location is aristocratic and easy to be found. A brown-stone front or a marble house is selected, and kept in great style. Such a house is usually distinguished from a first-class dwelling only by a broad silver plate on the door. Heavy blinds or curtains, kept drawn all day, hide the inmates from prying eyes. If one wishes to enter, he rings the door bell. This is answered by a finely-dressed colored porter, for all the servants are black. They are trained to their duties, are silent and polite. To your salutation the porter responds, "Who do you wish to see?" You name the proprietor or a friend, and are at once invited to the parlor. The elegance of the establishment dazzles you. The doors are of rosewood. The most costly carpet that can be imported lies on the floor.

Mirrors of magnificent dimensions extend from the ceiling to the floor. No tawdry frescoing, but costly paintings by the first artists, adorn the walls and cover the ceiling. The richest of gold, gilt, and rosewood furniture in satin and velvet abound.

ARRANGEMENT AND TABLE.

The basement of the house is devoted to domestic labors. The front parlor is used for dining. The dinner is served at six o'clock. Nothing in New York can equal the elegance of the table. It is spread with silver and gold plate, costly china ware, and glass of exquisite cut, and the viands embrace all the luxuries of the season served up in the richest style. Fruits, home and foreign, fill the sideboard, and wines and costly liquors are to be had for the asking. Among the keepers of the first-class gaming-houses there is a constant rivalry to excel in the matter of dinners and the manner the table is spread. The rooms are open to all comers. All are welcome to the table and sideboard. No questions are asked, no price is paid, no one is solicited to drink or play. A man can eat, drink, look on, and go away if he pleases. But it must be profitable business, or men who a few years ago were drunken prize-fighters could not now be millionaires. A man who does not spend one dime in the house can call for the choicest wines, and drink what he will, as freely as the man that leaves thousands at the bank.

These splendid suppers are only baits; and the superb sideboard, with its fine liquors, furnishes stimulants to play. There is a feeling, too, in one who eats and drinks these good things, that he ought to risk a little money.

GAMBLING-ROOM.

The gaming-room is usually the third one, erected in the yard for the purpose, surmounted by a dome, through which the light comes, as the walls are solid. In this room is a spacious sideboard, crowded with the choicest and most costly liquors. As with the dinner, so with the sideboard: all are made welcome. One has but to call, and the prompt servant serves you at your will. The roulette table is spread, and the "lay-out," as it is called, is placed on the faro table. The keeper of the bank and the dealer of the cards are in their places. The cards are shuffled in a patent silver case, got up in expensive style. Men, players, table, the lay-out, the cue, box, and all the paraphernalia of gamblery, are in the first style and most costly order.

HOW THE GAME GOES ON.

In front of a table covered with green cloth, with a pad before him, the dealer shuffles his cards. Some play lightly; they lose five or ten dollars of an evening, then stop. Many play deep, and losses are heavy. From one thousand to a hundred thousand dollars often change hands in a night. Merchants, bank men, and clerks often play till they lose all, and put up watch and jewelry, pledge their salaries, incur debts of honor, that must be paid. Defalcation, peculation, fraud, theft, forgery, follow a visit to the hells in high life. Recently one man lost three hundred thousand dollars. There is at present a man in this city who "plays system," as it is called. He has had such a run of luck that he broke the bank of one of the first houses, and

carried away two hundred thousand dollars in one night. All these gamblers are fast men. They spend all they win on their vices, passions, or in play. When they are low, they visit the low gaming dens of the city, and if their fortune in any way changes, they hasten back and try their luck again in a first-class house. Many gamblers do not lay up five dollars in five years.

THE COMPANY.

None but men who behave like gentlemen are allowed the entrée of the rooms. Play runs on by the hour, and not a word spoken save the low words of the parties that conduct the game. But for the implements of gaming there is little to distinguish the room from a first-class club-house. Gentlemen well known on 'change and in public life, merchants of a high grade, whose names adorn benevolent and charitable associations, are seen in these rooms, reading and talking. Some only drink a glass of wine, walk about, and look on the play with apparently but little curiosity. The great gamblers, besides those of the professional ring, are men accustomed to the excitement of the Stock Board. They gamble all day in Wall and Broad Streets, and all night on Broadway. To one not accustomed to such a sight, it is rather startling to see men whose names stand high in church and state, who are well dressed and leaders of fashion, in these notable saloons, as if they were at home. The play is usually from five to twenty-five dollars. A stock of checks is purchased, and these played out, the respectable player quits the table. But old and young, men in established

business and mere boys, are seen night after night yielding to the terrible fascination of play.

JOHN MORRISSEY'S HOUSE.

A few years ago John Morrissey was a resident of Troy. He kept a small drinking saloon, of the lowest character. It was the resort of the low prize-fighters, gamblers, thieves, and dissolute persons of all degrees. So low, and dissolute, and disreputable, was the place, that it was closed by the authorities. With other traits, Morrissey blended that of a prize-fighter of the lowest caste. Drunken, brutal, without friends or money, battered in his clothes and in his person, he drifted down to New York to see what would turn up. He located himself in the lowest stews of New York. At that time the elections in the city were carried by brute force. There was no registry law, and the injunction of politicians, to "vote early and vote often," was literally obeyed. Roughts, Short-Boys, brutal representatives of the Bloody Sixth, took possession of the polls. Respectable men, who were known to be opposed to the corruption and brutality which marked the elections, were assaulted, beaten, robbed, and often had their coats torn from their backs. The police were powerless; often they were allies of the bullies, and citizens had quite as much to fear from them as from the rowdies. If the election was likely to go against them, and their friends presided over the ballot-box, and should signal the danger, a rush would be made by twenty or thirty desperate fellows, the boxes be seized and smashed, tables and heads broken, the voters dispersed, and the election carried by default.

HIS START.

A local election was to take place in the upper part of the city. The friends of good order were in the majority, if allowed to vote. But it was known that the rowdies would come in force and control the election. A few voters got together to see what could be done, and among them the present General Superintendent of Police. It was suggested that force be met with force, that the ballot-box be guarded, and the assailants beaten off by their own weapons. But where could the materials be found to grapple with the Plug Uglies and their associates? Somebody said that Morrissey was in town ready for a job, and that he could organize a force and guard the election.

FINDS EMPLOYMENT.

One day Mrs. Kennedy came to her husband as he sat in his room, and said to him, "There is an awful-looking man at the door, who wants to see you. He is dirty and ragged, has a ferocious look, and is the most terrible fellow I ever saw. Don't go to the door; he certainly means mischief." "Is he a big, burly-looking fellow?" "Yes." "Broad-shouldered, tall, with his nose turned one side?" "Yes, yes," said the impatient lady. "O, I know who it is; it is John Morrissey; let him come in." "O, husband, the idea of your associating with such men, and bringing them to the house, too!" But the unwelcome visitor walked into the parlor. Now, John Morrissey at Saratoga, in his white flannel suit, huge diamond rings, and pin containing brilliants of the first water, and of immense

size ; tall of stature, a powerful-looking fellow, walking quietly about the streets, or lounging at the hotels, but seldom speaking, is not a bad-looking man. Seen in New York in his clerical black suit, a little too flashy to be a minister, yet among bankers, merchants, or at the Stock Board he would pass very well as one of the solid men of the city. But Morrissey as he appeared that morning was an entirely different personage. He had come from a long debauch, and that of the lowest kind. He was bruised and banged up. His clothes were tattered. The Island was all that seemed to be opened to him. With him a bargain was made to organize a force of fighters and bullies, sufficient to prevent the ballot-boxes from being smashed, and the voters from being driven from the polls. He said he could do it, for he was at home among desperadoes. True to his appointment, he was at the polls before they were open. He was attended by about thirty as desperate looking fellows as ever rode in a wagon or swung from Tyburn. He stationed his force, gave his orders, told each not to strike promiscuously, but, on the first appearance of disturbance, each to seize his man, and not leave him till his head was broken. There was no disturbance till twelve o'clock. The late Captain Carpenter was in charge. About noon a huge lumber-van drove up, drawn by four horses. It was loaded with the roughest of the rough, who shouted and yelled as the vehicle neared the curbstone. Bill Poole, at that time so notorious, led the company. They were choice specimens of the men who then made the rulers of New York. Plug Uglies, Bummers, Roughts of the Bloody Sixth, Short-Boys, Fourth Ward-

ers, and men of that class, were fully represented. Bill Poole sprang to the sidewalk. Captain Carpenter stood in the door. Addressing him, Poole said, "Cap., may I go in?" "O, yes; walk in and welcome," Carpenter said, and in Poole went. He saw the situation at a glance. He measured Morrissey and his gang, turned on his heel, and, passing out, said, "Good morning, Cap.; I won't give you a call to-day; drive on boys;" and on they went to some polling-place where they could play their desperate game without having their heads broken.

BEGINS AS A GAMBLER.

This was Morrissey's first upward step. He washed his face; with a part of the money paid him he bought a suit of clothes, and with the balance opened a small place for play. He became thoroughly temperate. He resolved to secure first-class custom. To do this he knew he must dress well, behave well, be sober, and not gamble. These resolutions he carried out. His house in New York was the most elegantly furnished of any of the kind in the state. It was always conducted on principles of the highest honor, as gamblers understand that term. His table, attendants, cooking, and company were exceeded by nothing this side of the Atlantic.

AT SARATOGA.

He followed his patrons to Saratoga, and opened there what was called a Club-House. Judges, senators, merchants, bankers, millionnaires, became his guests. The disguise was soon thrown off, and the club-house assumed the form of a first-class gambling-house at the

Springs. Horse-racing and attendant games followed, all bringing custom and profit to Morrissey's establishment. About this time the celebrated conspiracy was formed by politicians and railroad men to break down Harlem Railroad, and with it Commodore Vanderbilt. As a player Morrissey soon became familiar with Vanderbilt, who spent his summers at the Springs. In the extraordinary movements made by Commodore Vanderbilt to checkmate the conspirators, and throw them on their back, Morrissey was employed to play a conspicuous part. He made his appearance at the Stock Board, backed by Vanderbilt. He traded in Harlem in a manner that astounded the old operators at the board. He was allowed to share in the profits of that bold stroke which ruined thousands who had sold Harlem short.

As Morrissey grew rich he became respectable. He secured an election to Congress where he "respectably" represented his district, seldom speaking, always voting, never absent from his seat, and never known to take a bribe. There and in the State Legislature he had the reputation of a thoroughly honest politician. Just before his death he was elected to the State Senate, running against one of the most popular Tammany politicians and beating him, but he did not live to take his seat. Honest men of both parties voted for him. It was really a fight against the power of Tammany Hall. Their ticket presented Augustus Schell, one of the oldest and most respectable citizens of New York, but Tammany was in bad odor then, and Democrats and Republicans joined to defeat him. Morrissey's victory, however, hastened his death. He

was sojourning in Florida for his health, and returned, against the advice of his physicians, to take active part in the election. He had many good qualities. All his hopes were concentrated in his only son, who was carefully brought up and educated, but who died before his father. Notwithstanding the "Club House" at Saratoga, Morrissey was the most efficient of all in keeping away from that summer resort all gamblers, pickpockets, and other bad characters from New York and elsewhere. He knew them all and they all knew him, and knew that they must keep away. The village of Saratoga owes much to him for his efforts in this direction, and for his endeavors to add to the attractions of the place by a well managed racing-track. He did not leave as large a property as he was generally estimated to be worth, but a handsome competence for his wife and some bequests to other members of his family showed that he was far from a poor man when he died.

It is very rare that a gambler makes money. The late hours, the constant drinking, the exciting food that is eaten, the infatuation of play, inevitably lead to destruction. If men begin with a cautious hand, and in what are known as first-class houses, they descend step by step till they reach the lowest depths to which gambling descends. A few men make it a profession, and a few have followed it for half a century. They are men of peculiar organization, who resist the fascinations of play, and never touch the wine cup. Any one who takes a late city car going up town will find two or three genteelly-dressed men, very fashionable in their attire, carefully barbered, profusely covered with jewelry, fat, sleek, and in good condition, evi-

dently on excellent terms with themselves; any night in the week, between twelve and two, this class, looking very much alike, may be seen going to their homes. They are the men who make gambling a business. They do not drink, they do not swear, they do not play. Success in the business they have undertaken forbids this. They attend church, and usually have a pew in a fashionable place of worship. They are liberal subscribers to the causes of religion and beneficence. They would not hesitate to head a subscription with a liberal sum to suppress gambling. It would be policy do so, and policy is their forte.

A man lives in the upper part of this city, and in fine style. He is reputed to be worth five hundred thousand dollars. He came to New York penniless. He decided to take up play as a business; not to keep a gambling-house, but to play every night as a trade. He made certain rules, which he has kept over thirty years. He would avoid all forms of licentiousness; would attend church regularly on Sunday; would avoid all low, disreputable company; would drink no kind of intoxicating liquors, wine, or ale; would neither smoke nor chew; would go nightly to his play, as a man would go to his office or to his trade; would play as long as he won, or until the bank broke; would lose a certain sum and no more; when he lost that, he would stop playing, and leave the room for the night; if he lost ten nights in succession, he would lose that exact sum and no more, and wait till his luck changed. This system he has followed exactly. While this one man has been successful in this career, tens of thousands, who have tried the hazard, have been carried down into irretrievable ruin.

XLII.

LOW CLASS GAMBLING-HOUSES.

THE SKIN GAME. — HOW VICTIMS ARE SECURED.

THE SKIN GAME.

THERE are two kinds of gambling in the city, one known as the square game, which is played only by gentlemen, and in first-class houses; the other, the skin game, which is played in all the dens and chambers, and in the thousand low hells of New York. In the square game nobody is solicited, nor obliged to play, though they visit the rooms. In low gaming-houses it is not safe for any one to enter unless he plays. Persons are not only solicited, but bullied into hazarding something. Runners are out, who visit all the hotels and places of amusement to solicit custom, as drummers solicit trade for dry goods houses.

HOW VICTIMS ARE SECURED.

The mode of procedure is usually this. A person arrives in New York, and books his name at a hotel. A sharper, who is hanging round from a low club-house, watches his descent from the coach, or his entrance with his carpet-bag; watches him as he books

his name, and waits until he has finished his dinner or supper, and comes into the public room. To a stranger there is no place so lonely and utterly desolate as a great city. The stranger does not know what to do with the time that hangs heavy on his hands till the morning trade begins. The roper-in for the gambling-house understands this very well. At the proper time he approaches the visitor, and calls him by name; asks him if he is not from Chicago or New Orleans, as the case may be; announces himself as from that city; speaks about mutual acquaintances. The visitor, thankful that he has found somebody to speak to in this great wilderness, becomes communicative. The sharper soon finds out whether his companion is a drinking man or not. If he is, an invitation is given to come up and take a drink, in which the health of their mutual friends in New Orleans and elsewhere is duly honored. Each treats the other, and several glasses are drank. From the bar the parties proceed to the front steps of the hotel. "What are you going to do with yourself to-night?" is carelessly asked by the roper-in. Of course the victim has no plans; he has not been in New York long enough to form any. He is only too happy to accept an invitation to call at a private club-house of a friend. "They keep vile liquor in this house; I would not drink the stuff. My friend imports his own liquors; you'll get a fine drink over there." Arm in arm the parties start for the club-house, which, of course, is a gambling-den. They take a few drinks all round, and then pass into another room, where "a few gentlemen" are having a quiet game by themselves. The roper looks on for a while,

and suggests to his friend that he take a chance for a dollar or so ; that he is not much accustomed to play, but that he does so once in a while for amusement. He plays and wins ; he plays again and wins. The game is so played that winning or losing is at the pleasure of the man who shuffles the cards. Between each play the visitors drink. It costs them nothing, and they drink deep ; at least the victim does. Confidentially over their glasses the sharper suggests that his friend back him for the little sum of fifty dollars. The excited man yields, and wins. He now bets a hundred dollars. The infatuation is upon him. He bets all his money, pledges his watch and jewelry, till, insensible, he is turned out on the sidewalk, to be taken to the station-house, or carried to his hotel by the police. In these dens strangers have lost as high as two hundred thousand dollars in a single night. In the morning the gamblers cannot be found, and if found, the robbers are far away. There are about fifty of these sharpers, who prowl around the hotels nightly, seeking their victims among the unwary. Men who frequent low and disreputable places to fleece strangers and the young are not only professed gamblers, but curbstone brokers and gamblers in stocks, with whom the excitement of the day is exchanged for the hazard of the night.

XLIII.

DAY GAMBLING-HOUSES.

THEIR ORIGIN. — HOW THE ROOMS ARE FITTED UP. — AN INSIDE VIEW.

THEIR ORIGIN.

THERE is a class of speculators who are not content with legitimate business nor legitimate hours. The up-town hotels are crowded with them. Rooms are occupied, halls rented, and the day excitement at Wall Street is renewed in the evening, and often runs up to the small hours of the morning. The same spirit led to the opening of day gambling-houses. These are conveniently located to business. They run from Fulton Street to Wall, are found at a convenient distance from Broadway and Water Street. They are designed to attract merchants, bankers, young men, and visitors from the country. They have ropers-in, as have the night gambling-saloons. These decoys have a percentage taken from the winnings of their customers. Every man they can seduce to enter one of these establishments, if he lose money, is a gain to the decoy. These sharpers hang round the street, loaf on the curbstone, dog their victims from store to store, proffer them aid, go with them blocks to show them the way, help them to make purchases, propose to show them sights, and at

length, as if accidentally, lead them into a day gambling-saloon, which is situated very conveniently for the purpose. In these dens, men who have lost in stocks on the street try to make gains. Missing bonds here turn up, missing securities are here found, pledged by confidential clerks, who, until now, were supposed to be trustworthy. Young men who are robbed in the street, from whose hands funds are snatched, from whose possession a well-stuffed pocket-book has been taken, find the thief usually within the silent walls of a day gambling-house.

HOW THE ROOMS ARE FITTED UP.

The place selected for one of these saloons is in the busiest and most frequented parts of lower New York. A store let in floors is usually selected. A large building full of offices, with a common stairway, up and down which people are rushing all the time, is preferred; or the loft of a warehouse, if nothing better can be had, is taken. A sealed partition runs from the floor to the wall. The windows are barred with wooden shutters, and covered with heavy curtains. The rooms are handsomely carpeted, and gayly adorned. Lounges and chairs line the sides of the room, and the inevitable roulette and faro tables stand in their place. The padded cushion on which the cards rest tells the employment of the room. The outside door is flush with the partition. A party desiring to enter pulls the bell, and the door opens without any apparent agency, and closes suddenly on the comer. The hardened gambler walks in as he would into a bar-room or an omnibus,⁴ regardless of observation. But the young man who is

new to the business, who has come justly or unjustly by a bill, who has been sent on an errand and must make up a falsehood to account for his detention, or who is sent from the bank to the Clearing House, or from the Clearing House to the Custom House, and who runs in to try his luck for a few minutes, or for thirty, can be easily detected. He pauses below; goes a story above; looks up and down before he pulls the bell; faintly draws the wire, and darts in like a startled fawn. Not without observation and scrutiny does the customer get into the saloon. The outside door admits him into a small vestibule. The door behind him is closed, and he cannot open it. The bell has announced his presence. He is scrutinized through a small wicket opening in the wall. He must in some way be vouched for. If he comes through invitation of a roper-in he has a card. If all is right he is admitted. The darkness of night fills the room. The gas is lighted. The silence of a sepulchre reigns in the chamber. Persons sit, lounge, and stand in groups; they watch the table, but not a word is spoken except the monotonous utterances of the men who have charge of the gaming.

AN INSIDE VIEW.

Seated at the table to deal the cards sits a man apparently between forty and fifty years of age. These men all seem of the same age and of the same tribe. They are usually short, thick set, square built, pugilistic fellows, half bald, with mahogany faces — men without nerve, emotion, or sensibility. They sit apparently all day long pursuing their monotonous and deadly trade, making no inquiry about their victims, caring nothing

about their losses, unmoved by the shriek of anguish, the cry of remorse, the outburst, "O, I am undone! I am ruined! What will my mother say? What will become of my wife and children?" While the wounded are removed, and their outcries hushed, the play goes on. These rooms are distinguished by their silence and quiet tread inside. They open about nine in the morning, and close at four, when the tide begins to turn up town. The amount of misery these day gambling-houses create, the loss of money, character, and standing, exceeds all belief. The men who carry on this class of gambling down town are connected with the low class up town, and when the day gambling-houses close, those that run in the night are opened. The losses are often very heavy. Men enticed into these dens have been known to lose from twelve to fifty thousand dollars a night. There is no seduction in New York more subtle or more deadly than the day gambling-houses.

Gambling is far more general in the city than moralists imagine. It is common in all classes, from those who are able to risk thousands down to the boys and negroes who "play policy" in a hundred different places. There are down-town gambling houses, open during business hours, and brokers, clerks, and others run in for half an hour to risk their own or other people's money. The police know of these places, and once in a while "raid" them. But they flourish, notwithstanding, and ruin thousands.

XLIV.

REGENERATED FIVE POINTS.

It must be said, to the credit of the city, that by its liberal contributions it inaugurated the astonishing change which marks the locality known as Five Points. This vile locality was at one time the rendezvous of the most desperate and dangerous in the city. Thieves, vagabonds, and murderers, had their homes in this locality. The lower portion was honey-combed with dark passages, crooked and narrow lanes, where desperadoes hid, or through which they fled from the officers of the law. The munificence of wealthy men, and leading brokers, has wrought a surprising revolution in this disreputable locality. The whole locality has been changed. Nearly twenty years of work, designed to rescue little suffering childhood, and to do good to the perishing, in the name of the Lord, has produced ripe, rich fruit. The Old Brewery has fallen, and a costly mansion, the gift of Christian munificence, occupies its site. The House of Industry stands opposite. Cow Bay and Murderer's Alley, with rookeries and abodes of desperate people, have passed away. Comfortable tenements occupy their place. The hum of busy toil and industry takes the place of reeking blasphemy. Trade, with its marble, granite,

and brown-stone palaces, is pushing its way into this vile locality, and is completing the reform which religion and beneficence began. On a festive day, such as Thanksgiving and Christmas, the ladies welcome their friends to a sight worth travelling many miles to see. From six hundred to a thousand children, homeless, houseless, and orphaned, each with a new suit or dress made by the lady managers and their friends, singing charmingly, exhibiting great proficiency in education, and a wonderful knowledge of the Bible, sitting down to a well-laid table, it is touching to see. Hotels, marketmen, bakers, confectioners, and friends generally, make liberal contribution to feed the little ones. Loaves large enough for a fancy scull on the Hudson, pyramids of candies, and cakes and good things by the hundred weight, dolls, toys, and presents, are abundant so that each little one bears some gift away.

HOMES FOR SEAMEN.

Jack has his abode in New York as well as the aristocracy, although its location is somewhat different. Any one can find him who wishes to. Where the lanes are the darkest and filthiest, where the dens are the deepest and foulest, where the low bar-rooms, groggeries, and dance-houses are the most numerous, where the vilest women and men abide, in the black sea of drunkenness, lewdness, and sin, the sailor has his New York home. In one street there are more than a hundred houses for seamen, and each one viler than in any other locality in New York. His landlord keeps him in debt. He is robbed in a few days of all his hard-earned wages,

—robbed boldly by daylight, and he has no redress. A walk along this single street reveals a sight not to be found in any other part of the city, not to be exceeded by any other vile locality in the world;—a hundred houses, located on both sides of the street, the most infamous in the city, where brawls, rioting, robberies, and murders take place; a hundred dance-houses, whose unblushing boldness throws open doors and windows, that all who will may look in on the motley group of boys and old women, girls and old men, seamen and landsmen, reeking with drunkenness, obscenity, and blasphemy; hundreds of low grogeries, each crowded with customers, black and white, old and young, foreign and native! All along the sidewalk women sit, stand, or recline; women clean and women filthy; neatly dressed and in the vilest array; women at work, and modest, apparently, as can be found in any street, steadily at their employ, with children around them; women who load the air with vilest imprecations, and assault the passer by with insolence, ribaldry, and profanity.

XLV.

UNLUCKY MEN.

OLD SUPERSTITIONS.—WIZARDS ON THE STREET.—LUCKY AND UNLUCKY DAYS.—LUCKY AND UNLUCKY MEN.—HOSPITAL FOR DECAYED MERCHANTS.—ILLUSTRATIONS OF ILL LUCK.—THE DEVIL ON WALL STREET.

IN these enlightened days, we look back with surprise at the superstitions of the fathers. They believed in witches, ghosts, and hobgoblins. They patronized conjurors, fortune tellers, and wizards. Necromancers, and persons skilled in the black art, reaped a golden harvest in the street, and under their direction men bought and sold, dug the earth, and sought for hidden treasures. The superstitions of the earlier days are by no means obsolete. Well known merchants, otherwise intelligent, shrewd and far-seeing, consult modern oracles and make investments as directed by the "mediums" of the present age. There are unlucky days, in which the superstitious will not buy or sell. There is a class of men on the street, who are known to be unlucky. Everything they touch incurs loss, and their investments turn to ashes. Their companions, associates, acquaintances, and business friends, have fortunate streaks. The class are ever doomed to disappointment.

We may account for it as we will; it is still a fact

that there are persons who may be justly termed unlucky. They are not only seen on the street but in every department of life. Nothing that they do prospers. The Rothschilds, among other rules had this, from which they never swerved: Never to have any dealings with an unlucky man, or an unlucky house. They did not pretend to explain how it was that ill luck would follow some persons, but the fact they recognized, as all must, who are familiar with the history of men. The great Rothschilds said, that ill luck might arise from want of judgment, from idiosyncracies of character, from temper, from want of moral qualities, from timidity, from rashness. But for men who failed in their enterprises, or were balked in their pursuits, who could not carry their enterprises to success, or were thwarted in their schemes—from such they turned away.

New York is full of illustrations of the wisdom of this course. It is full of men whose career can only be expressed by the simple word—unlucky. Two apprentices start side by side, equally honest, industrious, and capable. One becomes the head of a great house, and the other toils on, shiftless, poor, and struggling to the end. Two politicians belong to the same party, in the same ward, equally popular, and striving for the same prize. The one moves over a broad, macadamized path-way to success, everything turns to his advantage; unseen hands roll every obstacle out of his way, rivals stumble and fall, or die at the right time, and year after year the lucky man accumulates wealth and adds to his political power. His companion, with better principles, perhaps, more conscien-

tious, having about him all the elements of popularity, is thwarted, defeated, and disappointed on every hand. He changes too soon or too late; the party divides just as he is on the eve of getting the golden bauble, and he ends his career a seedy, thriftless, disappointed misanthrope. At least a thousand men started in life with a fairer chance of financial success than Vanderbilt. They worked harder than he ever worked—energetic, enthusiastic, devoted and persistent followers of fortune. They have gone down by hundreds, been swept away by stock and commercial panics, or walk about the streets dilapidated specimens of unlucky men. From the moment Vanderbilt pushed his little scow from Staten Island, and collected his first fare from the passengers he was bringing up to the city, to this hour, everything he has touched has prospered. He ran steamboats till his name was a terror in all our waters. He has always had the best of his enemies in every fight. He ran Collins off from the ocean, as he said he would; got his hundred cents on the dollar out of the Schuyler frauds; was snubbed by the President of the Hudson River road, and gave him his walking papers; was jeered at by brokers when he bought Harlem, and has made it a controlling stock on the street; and he sent disaster and ruin among the combination that tried to corner Harlem. He was known on the street as "Old Eighty Millions." Through the whole of his career people have prophesied his downfall.

Stewart's store was full of bankrupt merchants, and called the "Hospital for decayed traders." Stewart hired such men to wait on his customers. They

came from Boston, Philadelphia, Buffalo, and Chicago. These men began life with better chances of success than Stewart. Why they did not succeed no one can tell. Most of them were honest, sharp, keen, and devoted tradesmen. They made first class assistants to Stewart, besides bringing their customers with them. They were simply unlucky. There is hardly an establishment in New York; jewelry manufactory, furniture, hardware, and houses representing every branch of trade, that has not subordinates who have tried business for themselves. They are capital business men, and there seems to be no reason why they should not prosper. As many of them express it, "the luck was against them."

I know two brothers, who were educated in the same school, members of the same church, and temperance men; both received a fine nautical education, and both of them took to the sea. One, and he not regarded as the brighter, or the more capable, came into command of a ship early. A disaster at sea, which would have ruined most men, made him first mate. On the second voyage, his captain died, and he reached the port to which he was sailing in a lucky time, sold his cargo, and secured a valuable freight; was caught in a gale on his way back that came near sending him to the bottom, but which only sent him home ten days earlier. His arrival was lucky, his freight being in great demand, and his swift voyage gave him great favor. He sailed on the next trip as captain of one of the best ships out of port. During the many years that he was captain his good luck attended him. He was always in season; caught the swiftest gales; es-

caped quarantine; was attended by general success, and retired from the ocean with a competency. His brother was a better sailor, so it was said,—a high-toned, conscientious fellow, who meant to do his duty—brave, and respected; yet ill luck dogged his footsteps from the moment he sailed, till the end of his life. He held a subordinate position for a long time. If any trouble happened, if the crew mutinied, ice-bergs loomed up, foggy weather prevailed with collisions, or gales produced troubles, it was always in his watch. When commander, everything went against him. He lost two or three vessels. It was no fault of his; after each loss he kept on shore a long time, nobody trusting him. Diseases always broke out on board of his ships, and he was befogged and becalmed whenever there was a chance. He went into the navy in the war, and the same ill luck attended him there. He was taken prisoner once or twice; monitors and gun-boats sunk under him, or he was laid up so that he could do nothing. The last voyage he made he was detained for weeks in England by gales and storms, for his vessel was weak, and was loaded with railroad iron. He died, as he lived, an unlucky man.

I meet men every day in Broadway, who, for a quarter of a century, have been battling with their luck,—conscientious men, talented men, Sunday school men, Christian men, who have never succeeded in anything they undertook. One bought out a long established and prosperous business, but it failed on his hands within twelve months. Others tried the opening trade of California; the season or the elements made shipwreck of their little venture. Men go from dry goods

into the street; from the street to trade; from trade to manufacturing; then to oil and stock companies, breaking everywhere; and when nothing else will do, the elements conspire and burn up their success. Others will track them on their rounds, and reap a golden harvest from every point. The old financiers of New York had an explanation for this phenomenon of good luck and bad luck, which has brooded over the street since it was first laid out, when "Dongan was Gouarnor Generall of his Majesties' Coll. of New Yorke." These old men believed in the power and existence of the Devil as god of this world and the author of all mischief. They believed that when Satan wished to bother a man financially he had power so to do, and quoted the history of Job as a proof. Modern speculators scout the active agency of the Devil, but their philosophy is at fault, as the effect remains, without an adequate cause being discovered.

On the other hand, there is no such thing as "luck," which is not accompanied by shrewdness, enterprise, and hard work. Barnum, Bonner, Stewart, and many more who have made great fortunes by apparently easy means, within the reach of many, are spoken of as "lucky men." But hard work, expensive advertising, grasping opportunities when they presented, tact, and talent made those men rich. Good habits are a great help. Pluck, oftentimes, will do more for a man than luck

XLVI.

HUMORS OF BANKING.

TOO LITTLE INK.—INITIALS.—THE SHORT MAN OF THE BIBLE.—CERTIFYING A CHECK.—HEAVY CHECK.

TOO LITTLE INK.

A GENTLEMAN celebrated for writing a very heavy hand, who signs his name in the John Hancock style, gave a friend a check payable to his own order. His own pen not being at hand, he used the delicate gold pencil apparatus of his friend. The signature and endorsement were very delicate, but he thought nothing of that. Shortly after his friend returned, stating that the paying teller declined to pay the check. "And what reason did he give," asked the astonished merchant, whose balance at the bank was very large. "He said it was not your writing; that there was too little ink." This illustrates the aptness of paying tellers in detecting altered or forged checks. It is not the check itself, or the signature, or the amount, that attracts attention, but they take in the whole thing. They cannot analyze their own judgment. The check is too nice, too smooth, too rough, too bold, or too faint. There is not a day that paying tellers in the leading banks, in the rush of business, do not go to the cashier with a check, of which they have some doubt. The usual answer is, "That is all right, pay it."

Shrewd paying tellers generally say, under such circumstances, to the cashier, "Won't you put your initials on this check?" In such cases the banks usually suffer.

INITIALS.

A gentleman who was always accustomed to sign his full name, which was quite a long one, presented a check in person, made payable to his order,—as his initials only were used, he endorsed the check in the same manner, and handed it to the paying teller. The teller looked at it and said, "Won't you endorse it?" "I have," was the reply." "These are not your initials," said the official. It never occurred to the teller what the initials of the gentleman were. It was enough for him that the check did not present the usual appearance.

THE SHORT MAN OF THE BIBLE.

Said one clerk to another—"Who is the shortest man mentioned in the Bible?" The old Joe Millers were all exhausted. Nehemiah (knee-high-miah): Bidad, the Shuhighe (shoe-high). To all answers the clerk replied "No." "We give it up," was the response. "Peter," was the reply. "Peter," they all cried; "he was a stout, large, athletic man." "Can't help it. He was the shortest man I read of in the Bible. He said he had neither 'silver nor gold,' and a man is pretty short who hasn't any money."

CERTIFYING A CHECK.

Quite an eminent merchant of this city received a bank check signed by the cashier, for \$35,000.

Shortly after he returned and asked the paying teller to certify the check. He said he could not do anything with it unless it was certified. The teller demurred, and an appeal was made to the cashier. This officer quietly remarked, "You have the guarantee of the president and directors of the bank now. If you think that the endorsement of the paying teller will add anything to the security of the bank, you are welcome to it." It was a long time before the merchant could see it. It broke slowly into his mind that what he was asking was very much like a man's certifying his own check. He withdrew slowly, but his exit was greeted by shouts of laughter from the witty clerks of the department.

HEAVY CHECK.

One of the Life Insurance Companies has the reputation of being exceedingly careful in its money matters. This is seen in its method of drawing checks. One day the President came out of his office and requested the Secretary to have a check drawn; he passed the word on to the officer before him; he to another; till the word reached the fifth official, who kept the check-book. The check passed back through the same channel, each party writing something on the check. The Vice President put on the final endorsement. A well-known correspondent by the side of the President, said, "Mr. President, that must be a very *heavy* check." "Not very; but why do you think so?" "It took five men to *draw* it," was the reply."

XLVII

STREET-WALKERS.

WHO THEY ARE. — BED-HOUSES. — VISITORS. — WOMEN ON THE PAVE. — AN INCIDENT. — HOW STREET-WALKERS APPEAR.

WHO THEY ARE.

THE tramps on the sidewalk, who annoy the passer-by, and dog the footsteps of men who walk Broadway after ten o'clock, are mostly young girls, who have an ostensible trade in which they are employed during the day. Many of them are waiter girls in low restaurants, who are known as the "Pretty Waiter Girls;" or they work in hoop-skirt factories, binderies, or in some place where girls congregate together. Not all the girls in saloons and concert-rooms are bad. But few remain long in that connection who do not become so. The wages paid to waiter girls vary from five to fifteen dollars a week. To this is added the wages of infamy.

The homes of most of the street girls are in the suburbs of New York. They come in from Brooklyn, Hoboken, Jersey City, Harlem, and other places easy of access, and can be seen coming and going night and morning, and their employment is as well known as that of any trade in New York. Many of them are mere girls. Some have run away from home, and have

a place to lay their heads on condition that they divide the spoils of the night. Some are orphans, and take the street to keep themselves out of the almshouse. Some have brutal or drunken mothers, who drive their children into the street, and live in idleness and debauchery on the infamous wages of their daughters. Some get coal, rent, and food from the hands of a child who sleeps all day and is out all night, and the thing is too comfortable to admit of much scrutiny.

Most of these girls have a room in the city that they call their home,—a small, plainly-furnished sleeping apartment. This room is rented by the week, and paid for in advance. To this place company is taken, and the night spent. If robbery is committed, as it is frequently, the room is deserted the next morning, and the occupant goes, no one knows where. As the rent is always paid in advance, the landlord is no loser.

BED-HOUSES.

All over New York, in parts high and low, houses abound that bear the designation of bed-houses. A location, fashionable or disreputable, is selected according to the class of custom that has to be secured. No one knows who is at the head of such institutions. Often landlords who are known on 'change as reputable men fit up a bed-house, and hire some hag to take care of it. The location is well known. The house is dark, and all about it is quiet. If a noise was allowed, the police would step in and shut up the thing as a nuisance. One of the most notorious houses of this class has fifty rooms. Sometimes a room is engaged in advance. But usually parties come to the house, enter

the vestibule, and wait the response to the ring. A person appears in the dim light. But no feature can be seen. If there is no room vacant, the quiet, low answer is, "All full." If otherwise, the parties are admitted. A dim candle is put into the hand of a servant, and the money for the room paid at once, and the customers are escorted up stairs.

VISITORS.

No rooms are so profitable. A well-regulated bed-house is the most lucrative house in New York. Women who have tried to keep respectable boarding-houses often find "a gentleman friend" who will open such a house, or be a guarantee for the rent. Men are found who not only will furnish such houses and take their pay in instalments, but advertise so to do. Into these houses come the street-walkers, who find their victims on and near Broadway. If the girls have not the money, their companions have. Gray-headed old men can be seen wending their way late at night under the lead of a child scarcely fourteen years old. Appointments are made at saloons to meet at a named house in the night. Low theatres, low and vile restaurants, and dance cellars bring up custom. Women can be seen going in from nine to ten at night with pitchers, plates, and household articles in their hands. They go to keep an appointment previously made; and they go out from home with the articles in their hands under pretence of buying something for breakfast, leaving husband or father asleep from toil. But more than all, people come in coaches—some, private ones. The coachman has his eye-teeth cut. He knows what is

going on. But the mistress or master has made it all right with him. From the heated soirée, where wine has flowed in abundance, from the opera or concert, the parties take a ride in the locality of a bed-house, and pass an hour or so in it, before the coach goes to the stable, and the mistress or man unlocks the hall door with the pass key. From twelve to two, elegant coaches and plain hacks can be seen before the doors of these lodging-houses, waiting for company — the women deeply veiled, the men so wrapped up that recognition is not common. Houses in low localities are preferred if clean; if in better localities, the coming and going of coaches would attract attention. Lodgings are cheap, and run from fifty cents to ten dollars. Parties remain all night if they choose. The doors are never closed. They stand open night and day. Knock when customers may, they will find a welcome.

WOMEN ON THE PAVE.

For a half century the streets running parallel to Broadway, on either side, from Canal to Bleecker, have been the abode of women who walk the streets. In walk, manners, dress, and appearance they resemble the women of their class, who, three thousand years ago, plied their wretched trade under the eye of Solomon. About eight o'clock they come out of their dens to the broad pavement, — up and down, down and up, leering at men, and asking for company or for help. At eleven at night, when the street is clear, and not a soul is to be seen, as a man passes a corner, all at once a flutter will be heard, and a woman flitting out from a side street, where she has been watching for her victim,

will seize a man by the arm, and cry out, "Charlie, how are you?" or, "Where are you going?" If the man stops for a talk, he will probably follow the woman, as an "ox goeth to the slaughter." On passing a man on the street, if the party looks after the woman, her keen sight detects the slight move, and she turns and follows the looker-on. Some of these walkers are splendidly educated. Some take their first lessons in degradation on the pave. Love of dress and finery, unwillingness to work, a pique at a lover, a miff at the stern family arrangement, are causes enough to send a young girl on the street.

AN INCIDENT.

A gentleman in this city employs in his factory a large number of females. He is quite careful to get respectable girls. He demands a written testimonial before he will admit any one. Among those at work for him were two sisters. They were models of propriety and order. They were neat in their dress. Early and punctual they were at work. They mingled but little in society; were quite reserved in their conversations; said but little, and kept constantly at work. Their quiet and industrious manners, silent and resolute conduct, living seemingly for each other, and always acting as if some great secret weighed them down, or bound them together, called out the sympathy of their employer. But they resisted all sympathy, refused to make him their confidant, and asked only to be left alone. They came and went regularly as the sun. One night this gentleman was walking alone on Broadway quite late. As he passed Houston Street a young girl accosted him. The tones of her voice seemed

familiar. He drew her to the gas light. The moment he did so the girl gave a scream, darted down the street, and was out of sight in a moment. She was one of the model sisters in his factory. The next morning the girls were not in their usual place, and he saw them no more. All that he could hear of them was, that long before they came to his factory they were on the street. Each night while in his employ they followed street-walking as a vocation. All they ever said about themselves was said to one who, in the factory, had somewhat won upon their confidence. They refused to join in some pastime proposed, and gave as a reason, that they had no money to spend on themselves ; they were saving, they said, all the money they could get to take up the mortgage upon their father's farm, as he was old and feeble. Filial love could do no more than this !

The Eighth and Fifteenth wards are crowded with tenement-houses. Suites of rooms, at a low rent, suitable for cheap house-keeping, can be had. And here the same class of street-walkers are found when at home.

HOW STREET-WALKERS APPEAR.

Girls new to the business are flush in health, well-dressed, and attractive. They visit theatres, ride in cars, go in omnibuses, hang round the hotel doors, and solicit company with their eyes and manner, rather than by their speech. This class throng the watering-places. They travel up and down the North River. Two or three of them take a state-room, and move round among the passengers soliciting company. This custom became, the past summer, a great nuisance.

Lady passengers were annoyed, both in their state-rooms and out, with the conduct and vile talk in the rooms near them. Some, unwilling to be so annoyed, left their rooms and remained in the saloons all night. Broadway is not a more noted place for women of this class than are the boats on the North River.

From this grade the class descends to mere ragged, bloated, drunken dregs, who offend all decency as they ply their trade. The second season reveals the destructive power of this mode of life. Pale, young women, thin and wan; women who know early what it is to want fuel and food; women scantily clad, who shiver as they tell their tale and ask relief; women who know that life is brief, and the future without hope — such persons compose the great mass of street-walkers. A short life they lead, and if their tale is true, it is not a merry one.

The court-room of the Tombs on Sunday morning, at six o'clock, is a suggestive place. Children from twelve to sixteen; women from sixteen to sixty; women on their first debauch, in all their finery, and tinsel, and pride, with the flush of beauty on their cheeks, with which they hope to win in the path they have chosen, and from whose faces the blush has not yet passed away forever; and persons in their last debauch, without anything that marks the woman left to them, — these indicate the life and the doom of New York street-walkers.

XLVIII

HOUSES OF ASSIGNATION.

THE number of these places of resort in the city cannot be known. The public houses are many, and are well known. But in all parts of the city, houses, private and public, are kept for company, and most of them in the midst of the fashionable and élite of the city.

Most of these places are known by advertisements, which are well understood. A house in upper New York, in a fine location, is selected. It is plainly furnished, or quite gaudily, as the style of the house may permit. It is no uncommon thing for a downtown merchant to take a house, furnish it, hire a house-keeper, use as many rooms as he may wish, and then allow the woman to let out the rooms to regular boarders, or nightly, to parties who may come for an evening, or who may previously have engaged a room. Parties hire a room by the week or month, pay in advance, and come and go when they please. "A widow lady, with more rooms than she can use;" "rooms to let to quiet persons;" "apartments to let where people are not inquisitive;" "rooms to let, with board for the lady only," are of this class.

To a stranger in the city, a search for board is quite

hazardous. A family that is not well known may not be reputable. One with a wife and family of daughters is quite as likely to get into a house of assignation as anywhere else. No reputable lady, who keeps a boarding-house, will take a gentleman and woman to board of whom she knows nothing. Parties must come well recommended, and the fact of marriage must be well known.

Cheap hotels are used for purposes of infamy. The hotels that rent rooms by the day are not particular what relation parties sustain to each other, so long as the rent is promptly paid, and no one disturbs the peace. One or two houses up town, run on the European plan, became so notorious as resorts of the abandoned, that they were compelled to close, or entertain the lowest and most vile. First-class hotel keepers have quite as much as they can do to keep their houses free from this social nuisance. Men and women take rooms, and are registered as Mr. and Mrs. ——. The relation of the parties may be veiled for a day or so; but the keen eyes of hotel men soon detect the position of the parties, and then they are packed off, be it day or night. Without this precaution no respectable house could be kept.

Some time since a reverend gentleman was at a leading hotel, where he staid some days. He was in a fine position in a neighboring city, and had much personal wealth. He was of the old school, wore a decidedly clerical dress — white cravat and black suit. At the table, near him, sat a well-dressed, quiet lady, not more than twenty-five years of age. She said but little, was elegantly arrayed, wore few ornaments, and

those of great value, indicating wealth and taste. She accepted the attentions the courteous clergyman bestowed. She seemed to be quite alone, seldom spoke to any one, made no acquaintances, and came in and went out unattended. A table acquaintance sprang up. The husband of the lady was a merchant, then out of the city on business, and would be back in a few days; the lady was quite alone; knew but few persons; so strange to be in a hotel alone in a large place like New York; it was not always safe to make acquaintances in a city,—so she said. The acquaintance ripened; new attentions were proffered and accepted. The parties met in the parlor, and went together to the public table. Soon the husband came, and made one of the trio. He was a quiet, gentlemanly-looking man, dressed in a nice black suit; and his jewels, that shone from his finger and his shirt-bosom, were all that indicated that he was not a man of the cloth. He drank a glass of wine with the attentive doctor, and thanked him for the kind and considerate attention his wife had received from his hands. One day, as the parties sat at their meals, quite cosy and chatting, a merchant came to dine. He was well acquainted both with the clergyman and with the merchant and his wife. An interview was soon had between the new comer and the divine. “How long have you been acquainted with those parties you were to-day dining with?” said the merchant. “Only a week or so.” “Do you know who they are?” “O, yes; he is a wealthy merchant of this city, and the lady is his wife, and a remarkably modest and agreeable woman she is.” “The man is

not a merchant. He is one of the most notorious gamblers in the city, and the woman is not his wife." Without bidding adieu to his newly-formed acquaintances, the clergyman paid his bill and departed, with a firm resolution never again to be misled by appearances, never to form intimate associations with strange men and women at a hotel, and never to be gallant to a lady he knew nothing about.

In New York, especially in the fashionable streets and avenues up town, nobody is supposed to know his next-door neighbor, nor anything about his business, house, or family. A house of prostitution, even, may be so quietly and "respectably" conducted as to be supposed by the nearest neighbors, if they interest themselves at all in the matter, to be a young ladies' private school, or a fashionable boarding-house. The character of a house of assignation is still less likely to be discovered. No doubt many landlords let such houses, knowing the purpose to which they will be devoted, and they charge an exorbitant rent, which is virtual blackmail, requiring also that the house shall be so conducted as to avoid suspicion. The tenant is willing and able to pay a very high rent, as letting single rooms at an extravagant rate and for short periods, over and over again, brings enormous returns.

XLIX.

MEN OF THE BAR.

LAWYERS ON THE STREET.—POOR PAY.—EMINENT MEN.—GEORGE WOOD—WHAT MR. WEBSTER SAID OF HIM.—JOHN GRAHAM.—THE MCFARLAND TRIAL.—THE RECORDER.—DISTRICT ATTORNEY GARVIN.—MR. GRAHAM ON THE DEFENCE.—MR. GRAHAM AFTER THE VERDICT.

LAWYERS ON THE STREET.

FROM the earliest time the most eminent lawyers in New York have had their offices in or near Wall Street. Hamilton's Law Office was near the site of the present bank of New York. Burr's office was on Nassau, a short distance from Wall Street. He was counsel for the association that desired to establish the Manhattan Bank, and prepared that sharp piece of practice which enabled a corporation established for manufacturing purposes to become the great moneyed institution of New York. The most celebrated lawyers from the days of Hamilton, have found it profitable to be near the money changers.

It was on the corner of Wall Street and Nassau that Alexander Hamilton met Rev. Dr. Mason, then the leading Presbyterian clergyman of New York, when General Hamilton had just returned from the Convention which had formed the Constitution of the United States. "How do you like the new Constitution?" said Mr. Hamilton to Dr. Mason. "You have

left God out of the instrument," said Dr. Mason. Pausing a moment, Hamilton replied, "So we have Doctor, we forgot that."

Brains and integrity are indispensable to a successful legal career in the metropolis. There are Tombs lawyers and pettifoggers, as there are mock auctioneers and dishonest tradesmen on Chatham Street. But these have no standing, socially, or in the profession. Men who command an income of ten or twenty thousand dollars a year, in the profession of law, must be men of established repute, as well as of parts. The most profitable portion of the legal profession demands responsibility, and a high toned moral character. Some of the most successful lawyers never go into court at all. They are referees—they are counsel; and banks refer to them constantly. They give judgment on a piece of paper, on which hang ten thousand dollars. Others hold immense trust funds in their hands. Some lawyers confine themselves to real estate practice. Some men will not buy property unless certain lawyers search the title. The Life Insurance Companies, generally, for example, will not loan money on property unless the titles are searched by certain men in Wall Street—men who know every plot of ground in New York, and who have been years in the business. If the brokers are in doubt about the legality of a transaction, they hasten to a Wall Street lawyer. They must propound the question, and get an answer in a moment, for heavy sales depend upon it. The answer is given, and without the slightest hesitation the broker buys or sells on the opinion. This class of lawyers charge enormous fees; their rep-

utation is their capital. It is a common thing for business men to retain certain eminent lawyers. Some large establishments keep their own counsel. Stewart pays an ex-judge a large salary to attend to all his legal business, real and personal. Claflin has a legal department in his store; and collections, and every form of legal business are conducted under his own eye. Our large railroad companies not only have a legal department, but keep in pay the most distinguished lawyers in the city. The banks do the same thing. Many of the lawyers indulge in stock speculations and some have been very successful; others have shared the common fate of men who make ventures on the street.

POOR PAY.

Wall Street lawyers like Wall Street bankers, are the men who give character to their profession. Out of three thousand who practice law in New York, a very small part get their living by practicing that profession. They are brokers in a small way, dabble in real estate, become literary critics, and eke out a living in various ways. About a dozen lawyers have a national reputation, and these will be found in and around Wall Street. These form a select society—socially and legally. They are high toned, gentlemanly and genial; among whom the *esprit de corps* of the profession is found. The rest of the profession have very little in common. New York lawyers have seldom occasion to meet, except they are engaged in the same individual cause. The manner in which suits are brought is very peculiar. Till the trial, every thing is done out of court, and done by clerks, stu-

dents and subordinates. When the calendar is called it is watched by mere boys, and leading counsel are seldom seen in court unless an important motion is to be argued, or the case is actually on. Lawyers of note have junior partners who attend to all the preliminary details of the suit.

EMINENT MEN.

The legal business of New York is broken up into departments and eminent counsel have specialties. One class devote themselves wholly to criminal practice; others confine themselves to the Federal Courts; some are commercial lawyers, others conduct Admiralty cases; one class are Patent lawyers; but the most successful and remunerative practice is that connected with real estate. A chain of titles from certain lawyers would pass all the parks in the city.

Charles O'Connor stands at the head of the profession without controversy. James T. Brady was his successful rival. Since his death, no one has arisen to take his place. Mr. Evarts is the attorney for the highest toned bankers, merchants, and insurance offices in the street. He is one of the ablest lawyers in New York, and one of the safest counsellors. David Dudley Field leads in a certain kind of practice. He is the shrewdest and most successful counsellor at the New York bar. His income is probably larger than that of any lawyer in New York. He is very successful in heavy railroad suits, patents and other intricate cases. He would not be taken in court by a stranger for a man of any mark. He has a sleepy, indifferent sort of look

when he is in repose, as if he had no interest in any matter at all.

GEORGE WOOD—WHAT MR. WEBSTER SAID OF HIM.

To Mr. Field will apply the remark of Mr. Webster in regard to George Wood, the great equity lawyer. A committee called on him to retain him in the great Rubber suit, tried in New Jersey. The agreement was that Mr. Webster was to have a retainer of ten thousand dollars, when the case was called, and he took his seat at the table as counsel. "Who is retained on the other side?" said Mr. Webster. The names of several eminent counsel were mentioned. Among others, the gentlemen named that of a Mr. Wood of New York. "A sleepy looking man," they said; "he don't amount to much, we think." "Is it Mr. George Wood?" asked Mr. Webster. "Yes," the committee thought the gentleman was called George Wood. "Well gentlemen," said Mr. Webster, "if the other side have retained George Wood, and he is asleep we had better not wake him up."

JOHN GRAHAM.

Mr. Graham would be a marked man any where. He is now quite an old man, but in criminal cases, he is the most powerful and successful advocate at the bar. He has tried the great criminal cases, and always on the side of the prisoner for the last quarter of a century—including Sickles, Cole and McFarland. Where the bullet was winged on its way by jealousy, he has been successful for his clients. The distinguished men at the bar who tried cases with him thirty years ago,

have gone down to the grave. He stands alone as the last of the eminent advocates, who at one time, made the bar of New York so brilliant. Mr. Graham is of medium size, quite stout and athletic. He wears a huge wig, almost yellow in its color, and rolling down in different directions like the wig of John Wesley, which appears in his pictures. It might be more becoming than it is. His huge Byron collar rolls loosely down his neck. His cravat secured by a careless sailor's knot, indicates the ease and negligence of the wearer. His brawny neck almost a deformity, reveals its proportions nearly to the shoulders, and shows that he has been a man of great physical strength. His clothes, careless and unprofessional, look like cheap suits bought at a slop shop, and put on without care. He walks with a rolling, waddling gait, and seems to scull along as he moves. His elocution is faultless, and his enunciation clear, smooth, and taking, recalling Spurgeon in his best utterances. He is very impassioned at times; bold, daring, defiant, and says things that few men would care to think. He is bitter, sarcastic, and scathing when he chooses to be, to a terrible degree. These outbursts uttered in a voice piercing and vehement, are often followed by a stroke of pathos, that bring tears into the eyes of the jury.

THE MCFARLAND TRIAL.

The crowning forensic effort of Mr. Graham's life was his defence of McFarland for shooting Richardson. He had been deserted by one counsel, and the case so far as the argument and management were concerned,

devolved on him alone. One of Mr. Graham's traits of character, is the ability to make his client's cause his own. He took McFarland's view of his case, and with vehemence, almost desperation, he tried it. Another thing about Graham is, that he sticks to his client till the last. In his own phrase, he "sticks to him like his skin." There has certainly never been a trial that excited so much public attention. Richardson was a well known writer, the correspondent of one of the most widely circulated journals, and belonged to a circle of men and women, literally sharp, bold, and earnest, who had taken it upon themselves to aid Mrs. McFarland in her separation from her husband. The party were charged with having conspired to alienate the affections of a woman from her husband,—which however, was not proven,—and to protect her in all the steps necessary to consummate her deliverance from what she declared her most wretched condition.

An intercepted letter written by Mr. Richardson to McFarland's wife, fired the brain of McFarland. The letter encouraged Mrs. McFarland's resolution to free herself from her husband. Subsequently, McFarland met Richardson in the Tribune office and fired the fatal shot.

The trial lasted over twenty days, during which the excitement and interest remained unabated. The central figures of the trial are worthy to be photographed. The densely crowded court room was alive with interest. The day Mr. Graham summed up, spectators were admitted by tickets. At least two hundred ladies were in the room, and they swarmed around the tables of the reporters.

THE RECORDER.

The central figure of the court was the Hon. John K. Hackett. He is a splendid specimen of a man, over six feet high, graceful and courtly in his proportions, with a full, powerful frame. His blue eye is clear, and his voice sonorous and musical. His manner is bland, but very decided and firm. The trial had produced a very marked effect on the recorder. He said he never knew a case where the counsel were so irritable and belligerent, treading up all the while close to the line of forensic courtesy. As the trial was drawing to a close, his full, robust, and vigorous frame seemed to weaken, and he looked worn, jaded, and sick. His characteristics are sterling integrity, an anxious desire to deal fairly with all who come before him—with a courteous bearing towards belligerent counsel, that even their impertinence cannot mar. Bold, prompt, sharp, and clear-headed, he brings the gavel down in an instant and his rulings are clear and emphatic. The public, who are keen to detect the slightest leanings of a judge, the press and the opposing counsel, all unite in awarding to the Recorder high praise for his ability and impartiality in the McFarland trial. The recorder is a keen sportsman and the best shot in America. He can knock the ashes off of any man's cigar at thirty paces who has courage enough to hold it in his mouth when Mr. Hackett fires. Very confidential friends have allowed him to shoot a dime from between their fingers. The operation is perfectly safe, but it is not recommended to timid people.

DISTRICT ATTORNEY GARVIN.

Judge Garvin, who appeared for the people in this case, is a very different style of man from Mr. Graham. He is a man of remarkably fine presence, and one of the most gentlemanly advocates at the bar. He is fitted for the bench; and the quiet and dignity of judicial life would suit him better than the turmoil and labor of a criminal prosecution. Judge Davis, who was associated with Mr. Garvin, is a keen, subtle, and irritable advocate of the Cassius make, and in temper and audacity would match any man at the bar. It was expected that Judge Davis would make the argument for the prosecution, but he was not allowed to do so.

MR. GRAHAM FOR THE DEFENSE.

Mr. Graham arose amid the hushed stillness of the crowd to make the plea, on which hung the life of a human being. Before him sat the prisoner. A small, genteel-looking man, with dark curling hair, inclining to gray, a face marked and wrinkled with care, sorrow, and anxiety, who fastened his eyes closely on his advocate, and scarcely took them off during the fourteen impassioned hours of the argument. Beside him was his little boy "Dannie," who sometimes sat on his knee, sometimes hugged him round the neck, sometimes grasped his hand; at others, cuddling up to him, as if he had some idea of the peril which hung over his father.

Mr. Graham was perfect master of the case committed to his hands. In his opening, he read from the arguments of Brady and Stanton, on the famous Sick-

les' trial. He alluded touchingly to the fact, that the Judge who tried that case, and all the eminent counsel, except himself, were dead. He read with terrible effect a portion of Mr. Stanton's speech on the "frenzy" of Sickles—a phrase on which the trial actually turned, and the verdict of acquittal was rendered. He described the friendship between Sickles and Key—the base use made of that friendship—the siege that was planned and successfully carried out—the alienation of the wife's affection—the carrying off of Sickles' little girl—the room and its arrangements, and the flaunting of the signal on the morning of the shooting in the very eyes of Sickles. Each sentence, as it was read, was applied to the McFarland case—the intercepted letter, answering in its effect to that which the handkerchief presented. The conclusion of Mr. Stanton's argument was overwhelming. Mr. Graham described Mr. Stanton's manner as he read his words. He lifted his hand toward heaven, and directed his eyes upward, and "thanked God that he had directed the swift-winged bullet to avenge the wrongs of an outraged home." The audience quivered under the utterance. The recorder wiped his eyes, and the jury were sensibly affected. When Mr. Graham paused the stillness of death pervaded the room.

MR. GRAHAM AFTER THE VERDICT.

The scene that followed the rendering of the verdict has never had a parallel in the history of the New York courts. When the foreman pronounced distinctly and solemnly the words "Not Guilty," the audience started to their feet, and cheer after cheer re-

sounded through the room, lasting for some minutes, which the Judge did not see fit to check. The prisoner was forgotten for the moment in the ovation tended to the advocate. Men shed tears as they grasped his hand, women kissed him, and prayed on him the blessings of Heaven; and in the midst of the excitement little Dannie sprang from his chair, waved his handkerchief and led the cheering, which was resumed. Mr. Graham turned away from the court-house fully satisfied that he would try but few more such exciting cases as that which was just closed. "I shall die with my harness on," he said.

WILLIAM F. HOWE.

This remarkable criminal lawyer came over from London some years ago, was admitted to the New York bar, and took an office close by the Tombs, where he has done the largest criminal business of any lawyer in the city. He has been counsel in a large number of murder cases, and has frequently succeeded in getting new trials, and saving desperate characters from the gallows, gaining verdicts which gave imprisonment for life, or a less term of years. He has also been employed by bank burglars, and other first-class thieves who are able to pay for high-priced counsel, and for cases of this sort he has a great reputation.

L.

THE FRIENDS IN NEW YORK.

THE SECT. — A QUAKER MEETING-HOUSE. — SABBATH SERVICE. — THE PREACH-
ING. — YEARLY MEETING.

THE SECT.

THE sect usually called Quakers are known to each other as Friends. They are not numerous, and cannot well be. The large portion of them are wealthy, and live in fine style, surrounded with all the appliances that belong to cultivated life. Their children enjoy every advantage of education and culture that can be secured. They mingle with the world, catch its customs, and withdraw gradually from the plain and simple manners of their parents, wear the gay attire of fashionable life, and when they settle down, take the position which their wealth and culture presents. It is a common thing in New York for the children of wealthy Friends to leave the plain and unostentatious worship in which they have been trained, and attend the imposing services of some liturgical church. The sect in New York ranks among our best and most wealthy citizens. On 'change they are foremost among the solid merchants of New York. They are eminent in works of charity and humanity. The up-town

movement, which has driven from the lower part of the city so many houses of worship, has not spared the Friends. Their fine down-town meeting-houses have been abandoned to gas companies, public schools, livery stables, places of amusement, and to trade.

A QUAKER MEETING-HOUSE.

These buildings are among the institutions of the city, and have marked peculiarities. The Friends do not go to church, but to meeting. Their places of assembly are called, not churches, but meeting-houses. Such a building looks like an oasis in a desert. It stands in the centre of a plot of ground made up of several lots. The grass is green, and is kept in the neatest manner. The house is of brick, very large, and barn-like in its appearance. Amid merchandise, the confusion and turmoil of city traffic, it stands in the quiet of its own position, guarded by the substantial wall that surrounds the lot, indicating repose and thrift. Nothing can be plainer than the inside of the meeting-house. No part is painted except the front of the gallery. The seats are mere benches, scoured to a snowy whiteness. The men and women sit apart, and the house is so arranged that the two parts can be closed for the transaction of business if necessary. When business is transacted, the women and the men hold separate sessions. The old custom of seating people according to rank and age is to be found in the meeting-house of Friends. The greatest deference is paid to age and infirmity. No rudeness, or impertinence, or forwardness on the part of children is allowed. The respect and deference paid to their superiors during public

service, by the younger portion of the congregation, are very marked. The youth have seats assigned them in the gallery, which they occupy. In the place where in modern churches the pulpit stands, in the Friends' meeting-house there is reared a gallery for the elders. These "chief seats" in the assembly are filled by the rulers of the meeting. Over their heads is a broad canopy not unlike a New England sounding-board.

SABBATH SERVICE.

The Friends are not strict Sabbatarians. They take literally the command of the Apostle,—“Let no man, therefore, judge you in respect to a holy day, or of the new moon, or of the Sabbath days.” The first day of the week is not unobserved, but other days are as sacred. Meeting is held on our Lord's Day, and great interest clusters around the house when the hour of service arrives. Men pass into the plain structure whose garb gives small indication that they are of this peculiar people. Their names are well known among merchant princes and among the professions. Carriages line the sidewalks, fine turnouts drive up to the door with footman and coachman in livery. The old line of Friends wear the costume of the last century. Many compromise the matters in dress so that it is difficult to tell whether they belong to the meeting or to the world. The larger part of the meeting, however, are dressed in modern style, and conform to the fashions quite sharply. Some of the ladies who on First Day are plainly dressed, and yet with great elegance, are leaders of fashion at Saratoga and Newport. No one out-dresses them in style or ornament

at the opera. They manage the matter by having two styles of dresses — one for the world, the other for devotion.

THE PREACHING.

In a fashionable locality up town can be found the leading Friends' meeting-house of New York with its stone front. I attended service one Sunday in that place. The exercises commenced promptly at half past ten, by a general silence that lasted half an hour. This was broken by an old man of ninety, who made an address on the words, "That thought upon His name." Silence followed the address for thirty minutes. An English preacher then spoke on the "wedge of gold and the Babylonish garment." He drew a sad picture of the defection and worldliness of the people whom he addressed. He especially mourned the defection of the younger members of the society, who, seduced by the pomp and show of other services, found in these the attractive wedge of gold and the fascinating garment of Babylon. His voice was thin; he paused long after each sentence; he grasped the rail with both hands with earnest energy, and was followed by silence so long that I thought it would not again be broken. The wife of the English speaker at length arose, and with great deliberation divested herself of bonnet and shawl, and commenced speaking. Her address was composed of passages of Scripture most beautifully joined together. Her utterance was very distinct, her cadence peculiar, and her voice so sweet that it rings in the ear like the melody of a beautiful song. The sentiments uttered and the manner and spirit of the meeting would have been regarded as evangelical anywhere. The

address of the lady was followed by a longer pause. Many were employing the moments in devotion. But I saw the usual number of sleepers that adorn the assemblies of other sects. The leaders at length arose, and shook hands with each other. This was the signal for a general rising, and the audience dispersed.

YEARLY MEETING.

This annual convocation of Friends is very interesting, even to "the world's people," as the Friends call outsiders. Most of the business is private. But there are daily public meetings to which all are invited. Not far from two thousand Friends come to this city to hold the Yearly Meeting. Prominent men from all portions of our country and from Europe attend as representatives. Old men are not at a discount among the Friends. It is customary in other sects to consider a minister acceptable according to his youth. When all is got out of him that can be got, and a minister is old, he is turned aside for a younger man. Among the Friends, age is a passport to the highest honors and the most respectful attentions. When an old man comes into a meeting, young men meet him at the door and escort him to the chief seats. When an aged woman comes in, the young women arise and lead her to a comfortable place, and put cushions under her feet. This respect for age is patriarchal. It recalls the plains of Mamre and the fields of Boaz, and might safely be imitated by other denominations. In the Yearly Meeting the women have their leaders, as do the men. They hold their own business meetings, and admit and cut off members. Except in some matters that demand

the approval of the other house, they are as independent as if there was not a man in the land. Like other denominations, the Friends are broken up into parties and cliques. Radicals disturb the peace of this quiet fold; conservatism, refusing to stir, puts on the brakes. They know the divisions of the Old School and the New. Those who believe in, and those who deny the divinity of the Savior, bear the name of Friends. In common with all devout people, they mourn the degeneracy of these days, and sigh for the better times in which their fathers lived. The custom of cutting off those who marry outside of the Meeting takes from the sect the life blood by which it is to be nourished, and carries its strength to other churches.

FRIENDS' MEETING-HOUSE.

One of the largest meeting-houses in the city is in East Sixteenth Street, just opposite the splendid St George's Church, and looking very plain and humble in comparison. But it is really a substantial and costly structure, and close by are the Friends' schools for boys and girls, which employ a corps of trained teachers, and are attended by the children of the wealthiest Friends, and that means some of the wealthiest people in the city.

LL

THE CHILDREN OF ABRAHAM.

THE JEWS IN NEW YORK. — THE SYNAGOGUES. — INNOVATIONS. — THE FEAST OF THE PASSOVER. — JEWISH SUNDAY SCHOOLS.

THE JEWS IN NEW YORK.

THE people of Israel are very numerous. A portion of them are intelligent, respectable, and wealthy. The leading bankers are Jews of this class; so are the importers, who have almost wholly monopolized a large portion of the foreign trade. But the Jews of the lower class are disagreeable, and their presence a nuisance to any Christian neighborhood. If they get into a block, they infest it like the plague. Persons in search of a house invariably ask, "Are there any Jews in the block?" Their social customs and habits, their pastimes, and the manner in which they spend the Sabbath, are so unlike our own, that it is impossible to dwell with them with any comfort. When they get into a neighborhood, in any numbers, it is deserted by all others. There are some beautiful watering-places in the vicinity of New York where the Jews hold entire possession. They came in few at a time, and Christian families had to desert the place; they could not live with them. One of the large hotels at Long

Branch is the rendezvous of Jewish families. A new hotel, erected two years ago, was occupied by leading families from this and other cities, on the express condition that Jewish women and children should not be allowed in the house. Every means has been resorted to by the people of Israel to get rooms in this hotel, and fabulous prices offered. But up to this time none have been admitted. A half dozen families would drive away all who were not of Israel. These people may be just as good as Christians morally, yet their social customs make them so disagreeable that parties who have money to spend, and can choose their location, will not dwell with them. The prophecy uttered by Balaam over three thousand years ago, that "Israel shall dwell alone," seems to have a literal fulfilment.

JEWES OF THE LOWER CLASS.

Portions of the city on the east side are wholly given up to this nation. Chatham Street is the bazaar of the lower Jews. It is crowded with their places of trade, and over their stores they generally live. Noisy and turbulent, they assail all who pass, solicit trade, and secure general attention and general contempt. They know no Sabbath. On Saturday, their national Sabbath, they keep open stores because they live in a Christian country. On Sunday they trade because they are Jews. The lower class of this people are foreigners, and fraud is their capital. They go aboard of an emigrant ship with their worldly effects nailed up in a small wooden box. The authorities at Castle Garden know them well, and watch them on their landing. They frequently demand a plethoric trunk,

present for it a check, and carry off their prize. It is their custom to watch their chance on ship-board, and transfer the label from their own mean box to the well-filled trunk of somebody else. They often leave the old country without means, and land with a handsome outfit, plundered from some luckless emigrant.

THE SYNAGOGUES.

These are very numerous. Some of them are very elegant and costly, and their locations are unsurpassed. Following the pattern after which the synagogue was built in which the Savior preached his first sermon at Nazareth, so the synagogues in New York are built. Men worship with their hats on. It is as disrespectful to take your hat off in a Jewish synagogue as it is to keep it on in a church. The men sit below. Women sit in the gallery, and they are not allowed to enter the enclosure where the men worship. A more irreverent congregation, apparently, cannot be found than the Jews at worship. They wear scarfs over their shoulders while engaged in devotions. If they see a person they wish to speak to, or make a trade with, they take the scarf off their shoulders, throw it over their arm, and talk on friendship or business, as the case may be, and then replace the scarf and continue their worship. Psalms are sung, led by a ram's horn; the law read, as it was in Mount Zion in the days of David and Solomon. The audience room looks like the Corn Exchange. The centre of the room holds a platform, which is railed in, on which is a huge table for the reading of the law. The number of men about the table, their business-like appearance, their bustling

back and forth with their hats on, many of them peering over the same book, suggests that this is a thriving mercantile house, where a good business is carried on by earnest men, who speak in a foreign tongue.

INNOVATIONS.

Even Israel has its troubles. New men and new measures have got into the synagogue, filling the friends of the old order of things with sorrow and alarm. The Rabbis preach about the degeneracy of the times, the new-fangled notions of this age, the abandonment of the old landmarks of the fathers, and the better days of the olden time. The wealthiest Jews have built synagogues according to modern ideas. Families do not sit apart, but together in pews, according to the Christian ideas. This is a great scandal of the faithful in Israel. The ram's horn is laid aside, and a costly organ leads the devotions. The tunes of the patriarchs are abandoned for the sweeter melodies of the nineteenth century.

Not in religion alone are these innovations found, but they touch the culinary arrangements of the Jews, and affect their domestic customs. A friend of mine, not long since, was invited to dine with a wealthy Jew, whose name is well known among the most eminent business men of the city. The table was elegantly spread, and among the dishes was a fine ham and some oysters, both forbidden by the law of Moses. A little surprised to see these prohibited dishes on the table, and anxious to know how a Jew would explain the introduction of such forbidden food, in consistency with his allegiance to the Mosaic law, my friend called

the attention of the Jew to their presence. "Well," said the host, "I belong to that portion of the people of Israel who are changing the customs of our fathers to conform to the times and country in which we live. We make a distinction between what is moral in the law, and, of course, binding, and what is sanitary. The pork of Palestine was diseased and unwholesome. It was not fit to be eaten, and therefore was prohibited. But Moses never tasted a slice of Cincinnati ham. Had he done so, he would have commanded it to be eaten. The oysters of Palestine were coppery and poisonous. Had the great lawgiver enjoyed a fry or stew of Saddlerocks or Chesapeake Bay oysters, he would have made an exception in their favor. We keep the spirit of the law, and not the letter."

The new synagogue in upper New York, on Fifth Avenue, called Beth-Emanuel (or the Temple of God, in English), is to be the most costly and elegant religious edifice in all New York. It is in the quaint Moorish or Saracenic style, and in finish, gorgeousness, and richness, will be unequalled. It will be adorned with minarets, pinnacles, and Oriental turrets of great height. The sides are to be ornamented with columns of Moorish pattern and painting. The main entrance is to restore the pattern of Solomon's Temple, with its brazen gates and gorgeousness of exterior. No Christian temples, in expense or in elegance equal the synagogues of the Jews.

THE FEAST OF THE PASSOVER.

This festival is held in all reverence by the Jews. It begins on Friday at six o'clock. No pleasant bread is eaten, and no pleasant drink taken during its continuance. The synagogues are crowded. The solemnities of Zion are kept as they were three centuries ago in Jerusalem, —

“ When
The timbrel rang along their halls,
And God communed with men.”

The Passover bread is of the first quality. The flour is selected by the priests, and must be made of the finest wheat. It takes eighteen hundred barrels to supply the Passover bread for New York. It is mixed in sacred vessels, which are kept by the Rabbis. Holy men keep watch over the flour from the time it leaves the barrel until it is put into the oven. Holy men receive it as it comes from the oven, and guard the sacred food until it is distributed to the faithful. Everything is done that vigilance can suggest to guard the bread from the touch of the Gentiles, and from everything that the law pronounces unclean.

JEWISH SUNDAY SCHOOLS.

Not alone in food and in the order of worship are the children of Israel subject to innovation, but their religion is assailed from quarters that admit of no defence. The Sunday schools of New York are very numerous. In spite of themselves the Jewish children have to mingle with the children of the Gentiles. The Sunday schools are very attractive; the music, the cheerful

songs, the interesting books and papers, the flowers, and the exhilaration of the gatherings, are irresistible. Large numbers of Jewish children attend the Sunday schools. They hear of the Savior; they learn to sing his praise; they go home and fill the house with song about the Babe in Bethlehem, and the Holy One who took little children in his arms. To preserve their children from such influences as grow out of a Sunday school, the Jews have been compelled to mark the day on which the Savior arose from the dead by opening a school of their own. These schools are conducted by the Rabbi, who does not allow any one but himself to impress religious truth on the minds of children. The exercises consist of lessons in the Hebrew tongue from the Law, the Prophet, and the Psalms. The Jewish catechism is taught, and the singing consists of chanting the Psalms of David. This peculiar people, who have rejected the Messiah for so many years, bear in their persons, as a nation and a race, proof that He who spoke of them was the Lord from heaven.

REVIVING A PREJUDICE.

Quite recently, the Grand Union Hotel at Saratoga, and the Manhattan Beach Hotel at Coney Island, both owned by New Yorkers, have endeavored to exclude Jews, even of the wealthier class, on the ground that they give trouble, expect too much for their money, and drive away other more desirable patrons. But plenty of places desire such customers, and the Jews are not likely to go where they are not wanted.

LII.

THE ROMANCE OF REFORM.

A LADY OPERATOR.—STARTLING CONFESSION.—HEROIC SACRIFICE.—ROMANTIC HUMANITY.—AFFECTING SCENE.—A NEW HOME.

A LADY OPERATOR.

AMONG the lady customers, who had a line of stocks on the street, was a middle aged woman who came about once a week to Wall Street. She was elegantly dressed, came in a fine coach, was lady-like in her manners, said but little, attended to her business strictly, and drove away as she came—unattended. She was evidently a business woman, knew what she was about, and attracted attention by her quiet and pleasant manners. She gave her name as that of the wife of a foreign consul, and chose, she said, to transact business in her own name, and on her own account. The true Bankers of the street, men who represent reliable and long established houses, enjoy the confidence of their customers. Truthful men, men of honor and probity, they soon inspire esteem.

STARTLING CONFESSION.

One day, the lady customer came to her Banking House and asked a private audience. She had an important personal matter to state, she said. In the

hands of her banker, she was about to place the great secret of her life. She said she was not the wife of the consul whose name she bore. She was not married at all. More than that, and worse, for years she had been in business that fills all virtuous people with horror. She had kept one of the largest, most fashionable and liberally patronized houses for lady boarders in the city. But she had ended her traffic, disposed of her establishment and dispersed her household. She was soon to be married to the consul. He knew all her history and was willing to take her as she was. He was ordered to another port. She would attend him and under a new name redeem her past life and devote her time and means to aid the unfortunate and fallen.

HEROIC SACRIFICE.

As soon as it was known that she was to break up her establishment, men of capital made her tempting offers for the place, the furniture and "the good will" of the house, as it was called. She refused them all. Lest her house might relapse into its former infamous trade, she refused to let it to any private parties. At a moderate sum she leased the house to the corporation of New York with the proviso in the lease that it should never be used for its former business, nor should liquor be sold in the house nor gaming be allowed.

ROMANTIC HUMANITY.

It was not simply to make this revelation that the woman held a private interview with her banker.

She said that most of her girls were young, for she had prided herself on keeping what was known as a respectable house, one of the most respectable sort and of the highest tone. When the lady had come to the resolution to break up her establishment, she called her boarders together and stated her resolution. She told them that there was but one end of the life upon which they had entered. The path had been trodden by thousands of feet, and, for all, it led to one place. Now, they were young and attractive—had many admirers and many friends—the path was flowery and delicious. It would soon turn. Step by step they would descend, and Water street and Bellevue Hospital would tell them what their mature life would be, if they did not die young, as almost all of their class did. She counselled the young women to leave the place, and the calling at once, and to aid them, she told them that she should place at her banker's a sum of money amply sufficient to make them comfortable for six months. During that time, they could seek out some reputable calling by which to earn their bread. But whether they left their line of life or not, she would make provision for them all for three months, and to perfect this arrangement, she had now visited her banker and made a confession so disgraceful to her name.

AFFECTING SCENE.

The girls were moved to tears when the resolution of their hostess was made known to them. Some screamed in agony, some called on the name of sainted mothers in heaven to come to their rescue and help them to do right in that dark and terrible hour. The

lady flung herself on the necks of these erring ones, and wept tears of sincere sympathy. She told them that while she had a dollar they should share it, and not one of them should ever go hungry while she had a crust to break with them. The banker was deeply moved at the recital, and promised with his own funds, if they were needed, to aid in this effort to rescue the young from the terrible gulf into which they had fallen.

A NEW HOME.

True to her purpose, the lady consummated her plans. She was married privately and left New York for her new home. I have often passed her elegant mansion, where the consul's flag floats from the flag-staff on the fine lawn, from sunrise to sunset. She is really an elegant woman, well educated, refined, and intelligent. Her former history is unknown beyond her own door step. She moves in the best society, and her parties are the delight of the fashionable. She is very benevolent, and no child of want or sorrow leaves her door without relief. Her attendance at church is regular and reverent, and like one of old she seems to love much, for to her, much has been forgiven. Occasionally, fair and fragile girls can be seen on the street, on their way to the banker's, to draw the aid their kind friend placed on deposit for the hour of need.

LIII.

METHODISM IN NEW YORK.

ITS ORIGIN. — HORSE AND CART LANE. — THE LIBERALITY OF THE EARLY CHRISTIANS IN NEW YORK. — THE GROWTH OF THE CHURCH. — THE DREW THEOLOGICAL SEMINARY.

ITS ORIGIN.

A BAND of Irish emigrants brought Methodism to this city. They were converted in England by the preaching of John Wesley. Under the preaching of the father of Methodism, just eight years before he reached New York, Philip Embury was converted. He was a local preacher, a carpenter by trade, and earned his bread by the sweat of his brow. The Methodists were few in number. They had no pastor, no altar, no class-meetings, no love-feasts. A few separated themselves from the sinful amusements of the day. But these buried their talents, and took no active part in religion. Philip Embury is called the Father of the Methodist Church in America. But it is very clear that the Mother of the Church was Barbara Hicks. In a small house occupied by Methodists a company was gathered one night, playing cards. Among the company was Philip Embury; but whether he was playing cards or not seems to be as unsettled a question in history as whether John Rogers, who was burned at the stake, had

nine children or ten. While the revellers were in the midst of their pleasure, the door opened, and Barbara Hicks walked into the room. She seized the cards and threw them into the fire, burning the idols, as she called them. Like a prophetess of old, with uplifted hands and earnest tone she rebuked the Christians in Zion who were crucifying Christ afresh. She turned to Embury, and said, "Brother Embury, you must preach to us, or we shall all go to hell, and God will require our blood at your hands." Her appearance and utterance spread consternation through the company. Embury, alarmed, felt the call as from God. His house was located on what is now known as Park Place, near Broadway. It was a small wooden cottage, one story high, with one window and a door in front. Without chapel or congregation, Embury began to preach in his own house. Here he laid the foundations of Methodism, preached the first sermon, met the first class, and formed the first Methodist Society in New York. The room was small, but it was large enough for the congregation, which was composed of six persons.

HORSE AND CART LANE.

The little sect soon outgrew its narrow limits. A rigging loft, which occupied the site now known as 120 William Street, was hired as a chapel. It was situated on what was then known as Horse and Cart Lane. A tavern sign with a horse and cart painted on it gave the name to the narrow street. The room was rented at a small cost, and was plain and comfortable. One Sunday the little band in the rigging loft were greatly alarmed by the entrance of a military officer.

He was dressed in full uniform, scarlet coat and gold trimmings, and his sword was by his side. He was tall and commanding in appearance, and had one eye covered with a green silk shade. He was an officer of the British army. He lost his right eye in the memorable battle on the Plains of Abraham. He was converted under the preaching of Wesley, and identified himself with the Methodists. He was barrack-master at Albany, but he preached Christ to his fellow-men as often as opportunity offered. It was his custom to preach in full uniform. His sword he laid upon the Bible. He had heard of the meeting in the rigging-loft, and had come from Albany to worship with the little band. The company extended a warm welcome to Thomas Wells, and he preached to them with great acceptance.

THE LIBERALITY OF THE EARLY CHRISTIANS IN NEW YORK.

Nothing is more marked than the freedom from bigotry and persecution which distinguished the conduct of the early Christians of New Amsterdam. The Dutch were owners of the soil, which they bought from the savages. They had a law, by which no other sect except the Episcopal could build churches within the limits of the city. But so long as they were left in the undisturbed possession of their customs they cared not who came or who preached. They rescued the first Catholic missionary who came to New York, and refused to give him up, though the savages threatened to attack the white settlements; paid the ransom demanded for him, paid his expenses to France, and gave him a letter of protection till he should reach his home. The Dutch

welcomed the Episcopalians, and gave them the use of their house of worship a part of the day on the Sabbath, till their own house should be built. When the Dutch built a new church, the Episcopalians presented them with an organ as a testimonial of their good will.

The same catholic spirit greeted the founding of the Methodist Church. Mary Barkley, the widow of the second rector of Trinity Church, owned a piece of land called the Shoemaker's Ground. In 1768, Mrs. Barkley leased that lot of land to the Methodists. It was on John Street, and on it they placed a chapel for worship. The deed of purchase is dated 1770. On it was erected the first Methodist Church in America. The present John Street Church stands on the same site. The first Methodist Church was erected by the assistance of Christians of all denominations. Among the donors were Robert Livingston, the signer of the Declaration of Independence, Duane, the first mayor of the city, Delancy, the recorder, Lieutenant-Governor of the state, officers of Trinity Church, and distinguished citizens generally. They gave their money, so the paper ran, "to build a house for the service of Almighty God, after the manner of the people called Methodists." The chapel, named after Wesley, was of stone, and stood some distance from the street. It was occupied for many years in an unfinished state. The galleries were mere lofts, without breastwork or stairs. The hearers ascended by means of a ladder. While the chapel was being built, the preacher worked as a carpenter on the edifice. He afterwards preached the dedication sermon. The house was lighted at night by each hearer carrying his own candle. It was contrary

to law for Dissenters to build a church or chapel in the city. Anxious to have a house of worship of their own, the conscientious Methodists sought the Dutch authorities to know how the law might be kept, and they have a house of worship. "Put a fireplace and chimney in your building," said the liberal guardians of the law, "and it will be a dwelling and not a church." This was done. On the erection of the chapel, the preacher's house, as it was called, was built in the yard in front of the place of worship. It was a wooden building, small, and rough. It was gloomy within, for windows were few. Those who lived in it said it was cold as a barn. It was furnished by the congregation, but in the plainest style. Stairs connected it with the chapel. Its roof sheltered some of the noblest men of the land.

THE GROWTH OF THE CHURCH.

The little sect, which in 1760 numbered but six persons in the congregation, and gathered those in a small private room, now numbers its church members by millions, and has over twelve thousand churches and twelve thousand preachers. Its places of worship are among the most costly and elegant in the land. Among the white marble and brown-stone churches in this city, with the elegant adornments of painting and sculpture, with all modern appliances, with organs and choirs, none exceed the Methodists'. Their friends rank among the foremost merchants, bankers, and millionnaires. They are found among the leaders in all the professions. The denomination move with the order, compactness, and efficiency of an army. The Book Concern, founded by the foresight of a few wise men, with

a very small capital, and that borrowed, is the great power of the church. From its funds the bishops are supported, and the great denominational interests sustained. Its Sunday school literature is unequalled. It commands the best talent in the land. Its authors need not be Methodists. If a book is good it is liberally paid for. Leading denominations purchase their Sunday school literature from the Book Concern, and have their imprint placed upon the edition they buy.

THE YOUNG MEN'S CHRISTIAN ASSOCIATION.

This Association, organized in 1852, owns the large and elegant building on Twenty-Third Street and Fourth Avenue. This splendid structure, built of Ohio and New Jersey freestone, five stories high, with central and three angular towers, cost \$345,000, the lots alone costing \$142,000. It has a hall seating 1,500 persons, a lecture room for 400, rooms for evening classes in modern languages, penmanship, book-keeping, &c., free reading-room supplied with the leading American and foreign newspapers and periodicals, a fine gymnasium and apparatus, a large library, and bath rooms. There are several branches in different parts of the city, and the Association does a vast amount of good in finding occupation in the city and elsewhere for clerks, mechanics, and laborers needing employment. Rents are derived from stores and artists' studios in the building, and churches and individuals contribute to the support of the Association.

LIV.

CURIOUS BANK HISTORY.

OLD TYPE AND NEW.—THE OLDEST BANK.—THE EIGHT ORIGINAL BANKS.—BARKER.—CURTIS.—LORILLARD.—WOLCOT.—GALLATINS.—PERIT.—TILESTON.—ROOSEVELT.—JENKINS.—STILLMAN.—BANKING HOUSE OF THE OLDEN TIME.

THE history of banking in New York is the history of Wall Street from its start. Its magnitude has increased with the growth of the city. All that is elegant, all that is refined, all that is prosperous in New York, finds its representations in the Banks. The elegant banking rooms of the present hour—the costly bank buildings, more magnificent than the palaces of kings in the Old World, the rush of business, the army of clerks, the huge deposits, the passing of millions on checks, all contrast strongly with the humble business of the earlier banking days in Wall Street. For a long time there was but one Bank—the Bank of New York—and that was thought to be one too many. Then came The Merchant's Union, The Manhattan, Bank of America, City Bank, Phoenix and Mechanics' Bank, founded in 1810—eight in all, and all the city would ever require. A clerk walks down the street, with half a million of gold checks in his pocket, and contrasts wonderfully with the time when an ox-cart would have been needed to do that service.

The Metropolitan Bank has 1,500 depositors. To accommodate this class, the bank employees are made up of numerous porters, messengers, check clerks, specie clerks, paying tellers, tellers of note and deposit, book keepers, cashier, and President. Men grow old in the service of the banks. Few subordinates ever rise; their bread is given to them, their water sure—that is all. It is a common thing in a New York bank for porters, messengers, and clerks to count up a service of half a century.

The Mechanics Exchange Bank was the private bank of Jacob Barker. He issued his own notes, which were current on the street. Like most energetic, dashing, bold operators, he failed at the last. Careful, cautious men—men who move slowly—who have not much faith in any body or any thing, are the safe moneyed men of New York.

The Continental Bank attained its high position through the ability and character of George Curtis. He was the soul of honor; sensitive, high-minded and scrupulous above most men. In his time, it was common to make presents to bank officers. Business men who sought accommodation, obtained, or thought they obtained favors, by acts of liberality. Umbrellas, gold headed canes, suits of clothes, cases of wine, groceries, services of silver and even coaches, were presented to bank presidents and bank officers. Mr. Curtis forbade any employee in the bank receiving a present, and emphasized the order by returning every gift made to him. He broke up the custom.

Jacob Lorillard, made the fame of the Mechanics' Bank. This Bank was founded in 1810. John Sli-

dell's father was the first president. He began life humble enough. When he took his position as president of the bank, he was a soap and tallow chandler on Elizabeth street. Jacob Lorillard was a type of an old New York merchant, prompt, energetic, industrious, reliable. . The Bank was demoralized, and in a sinking condition when he took hold of it.

Oliver Wolcott of revolutionary fame was the first president of the Bank of America. He founded and was the first president of the Merchants' Bank. The Manhattan Bank was chartered as the "Manhattan Company."

The Gallatin National Bank has been made famous by the celebrated name of Gallatin. One president was made executor of the Astor Estate. The father of the family, Albert, one of the most celebrated financial men of New York, was long connected with this institution. On Friday was the grand rush for exchanging gold. Porters and messengers were seen running in every direction, loaded down with precious coin. Besides the labor, expense, and peril of this movement, heavy loss was suffered by the embrasure of gold. Mr. Gallatin suggested the idea of the Clearing house, and it will always stand as a monument of his sagacity and executive ability.

The Seamans' Saving Bank owes its fame and high standing to Pelatiah Perit. Mr. Perit was one of the cautious, quiet, careful men of the age, with a great deal of executive force, and was one of the most honored merchants of New York. He was president of the Chamber of Commerce, and identified with the religious and philanthropic movements of the day. He was

president of some of the largest associations. His partner was a Salem boy, and the firm enjoyed uninterrupted prosperity for nearly half a century.

Thomas Tileston was President of the Phoenix Bank. The House of which he was a member, Spofford & Tileston, was known and respected in every quarter of the globe. He adopted a rule for making money, which has always proved successful when it has been tried, and yet which is adopted by very few persons. His rule was, to be content with small gains, and to be satisfied with a moderate increase. He was led to adopt this principle when he was a poor boy, battling with life. He had two or three companions, who boarded with him. One of these drew a prize in a lottery. He became rich in an hour, with what seemed to be untold wealth. It ruined him for business. He gave himself up to pleasure and dissipation, spent his fortune in a short time and killed himself. Tileston shrunk from 'the yawning gulf' which seemed to be opening at his feet. He resolved to secure business, and make an honest name; with these, he secured wealth.

The Bank of New York has the high honor of being the oldest bank in the city, and for many years the only one. The name of Roosevelt, so honored in the city, is connected with this bank. Isaac Roosevelt was its first President. The business of the bank was not sufficient to employ the powers of this energetic old man. He carried on his business in his sugar house, and gave it his personal attention. He oscillated between his sugar manufactory and the financial institution of which he was the head. Alexander

Hamilton was one of the first directors of the bank, and law officer. His house and office were near. Julian Verplank bought Hamilton's Wall street house and occupied it for many years.

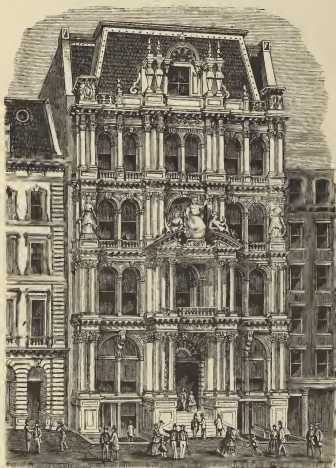
The East River Bank is an institution of the olden time. Like the Chemical Bank its stockholders are few. The President, Mr. Jenkins, is one of the largest owners. He was a mechanic and poor, and worked his way up to his present position. The economy and closeness which marked his early life, adhere to him still. He watches his clerks in all their movements, peers over their shoulders, knows what is going on, keeps a sharp watch on depositors, and on paper left for discount, is a safe, careful, vigilant officer, but not celebrated for generous acts.

The Metropolitan Savings Bank was made famous when Mr. Stillman was president. He founded the Novelty Works, and his integrity and skill as a mechanic made his works celebrated everywhere. J. T. Smith, president, has worked his way up from humbler positions. He began his career as supercargo to China. He set up a store, and dealing in shoes became his specialty. The English could not compete with him, and they marveled how he could sell shoes at so cheap a rate. He informed them that his shoes came from Lynn; that the Lynn shoe-makers made their articles in a peculiar way. Around the room workmen were placed. The leather was put in on one side of the room. One workman made the sole, and threw it to the next. He added something; then threw it to the next, and when it reached the door on the other side, the boot or shoe was complete, and

boots and shoes were made as fast as one workman could throw the material to another. The Englishmen in China thought that America must be a great country.

THE PARK BANK.

This bank is very ably managed, and is one of the most reputable institutions in New York. It does its business in the most costly building in the city. There is no such banking-room in the world. The Rothschilds would feel themselves verging towards insolvency to have such quarters in which to transact their gigantic business. The prosperity and fame of this bank belong to another administration. When the bank was chartered, Mr. Howes, now a broker on the street, was its president; a keen, self-reliant, shrewd, straight forward, far-seeing man. He brought the bank up at a bound, and did it by a bold stroke, which would have ruined him and the bank had it not been successful. Gold reached 2.80. Mr. Howes was satisfied that it would go no further. Other bankers, whose reputation for shrewdness, prudence, and good judgment, was quite equal to his, believed gold would touch three hundred, perhaps 3.50. Acting on his own judgment, the president sold the gold belonging to the bank, and that held by the officers. He had an immense quantity of gold in the bank, left by depositors. He sold that and bought gold at the market rates, as it was called for by the owners. From that figure, 2.80, gold began to recede. The profits of the bank were enormous, and though Mr. Howes afterwards retired from the presidency of the bank, the great banking house on Broadway, built out of the shrewdness of that operation, will stand as a monument of his financial skill.



PARK BANK, NEW YORK CITY.

LV.

RUFUS HATCH.

The house of Rufus Hatch & Co. is one of the leading establishments of Wall street. The head of the house is the best known broker on the street. He left his Eastern home at twenty years of age, to try his fortune in the West. He was one of the fourteen men who stuck their spades in the gravel and turned the sod for the first railroad in Wisconsin. He removed to Chicago in 1854, and became a prominent commission merchant. The house failed, and Mr. Hatch assumed the debts of the firm. He came to New York in 1862, with a borrowed capital of two thousand dollars, and with debts of eighty thousand. He opened a commission house under the firm of Hatch & Hughs. In 1866 the now well known house of Rufus Hatch & Co. was established. The house came prominently into notice in 1867. Mr. Hatch, though a young man, attempted to obtain control of the North-western Road. It was a bold stroke, as the capital stock reached the high figure of ——— millions. To accomplish his purpose he visited Chicago, carrying with him a million three hundred thousand in proxies. He lost, and was laughed at for his efforts. The Board said to him, "Young man, you had better go to New York and

grow." Mr. Hatch replied, "Gentlemen, I will make you another call." He did so, when he was able to control the road.

I have alluded in another paper to the great success of Henry Kœp in the pools that he controlled, especially the famous North-west pool. The boldness and success of that movement was principally due to Mr. Hatch, who managed the whole affair. He bought the first ten thousand shares that made the movement a success. Mr. Hatch divided among the associates in that pool, as profits, the sum of two hundred and twenty-five thousand dollars. He is now one of the boldest and most gigantic of street operators. He adopts the old style of dress, wearing a white neck-cloth, and resembles a clergyman in his general appearance. His hair is light, and his voice low and silvery. There is an air of sincerity about his conversation that is very attractive and winning. He is one of the most liberal of men. He supports from twenty to thirty suffering families yearly, and his donations to every good cause are very large. A friend had a horse that Mr. Hatch greatly admired, that was known as "Lew Petty." One day the gentleman came into Mr. Hatch's office, and told him that he was going to Europe, and proposed to present him with Lew Petty, which he hoped Mr. Hatch would accept. Mr. Hatch thanked him, and the parties separated. On his return from Europe the gentleman called on Mr. Hatch to enquire after the horse. Mr. Hatch presented him with a check for ten thousand dollars. Not to be outdone in generosity the broker purchased a little stock for his friend. The investment yielded the handsome sum named.

LVI.

GENERAL H. H. BAXTER.

"THE FINEST LOOKING MAN IN NEW YORK."—HIS EARLY CAREER.—HIS SUCCESS IN WALL STREET.—HIS IDENTIFICATION WITH GREAT RAILROAD INTERESTS.—HIS BENEVOLENCE, AND HIS VITALITY, ETC.

A FORTUNE is made in Wall street as the battle of Waterloo was gained by Wellington—by indomitable endurance. Impatient troops begged to be thrown into the fight. They stood by the hour, the centre of a deadly cannonade. The sullen order was repeated by the hour, "close up, close up," as the ranks were thinned and cut down by the murderous fire. The iron Duke rode along the lines, calming the impatient troops with the utterance—"Steady, boys, steady—be patient; not yet—wait." When the right time came the Duke gave the order—not the unsoldierlike command, "Up guards and at them," but, as the Duke himself expresses it, the military order, "Let the column advance." This is the law of success on the street. Cool, cautious, far-seeing men, who can wait as well as do, secure the glittering prize. The late Henry Keep, to whom I have alluded in another paper, whose success was remarkable, and whose integrity and honor were without a stain, told a friend a short time before he died, that one of the elements of his

success was this—he never bought from impulse, never invested unless he was certain the market was right, and that he never allowed the excitement, flurry, and panic of the street to control his judgment. He mentioned an instance: when he boarded at the St. Nicholas he walked down to his office and back every day—he had thousands in the bank unemployed, yet he waited five months before he invested a dollar, watching the street every day, and finding no opening that his judgment approved. He was trusted beyond most men, and few understood where his financial strength lay—but it was found in his heroic endurance.

There is a long line of men who have bought and sold stocks for years, and whom the street has not demoralized. High minded, honorable, truthful, and liberal, their integrity is as sterling as gold. These men differ from men in all other branches of trade, in this, that when they give each other their confidence, it is without reserve. A distinguished capitalist the other day left five hundred thousand dollars with his banker. He not only took no security, but he did not take a receipt. There is no other branch of business in the country in which that would be done;—neither Stewart, Clafflin, nor any other dry goods house in New York, would place even one hundred thousand dollars worth of goods in each other's stores, without all the guarantees the law allows. When a mercantile house fails it makes the best settlement with its creditors possible, paying the least possible per cent. on the dollar, and recommences business without a thought of dishonor. A leading house in the street is often compelled to suspend. No vigilance, no foresight, no

shrewdness, no capital, can contend with the influences that occasionally arise and roll ruin down the street like a mighty, rushing wind. Fail as often or as largely as these men may, Wall street brokers never compromise with their creditors. They pay dollar for dollar, and the man who would propose to settle on any other terms could never lift his head in the street among honorable men. Bargains are daily made involving hundreds of thousands of dollars, and made without a witness. Valuable stocks by the thousand shares are delivered without receipt or money, to be paid the next day; and checks are taken for tens of thousands of dollars for stocks and bonds delivered, when it is known that the party has not a dollar in the bank—taken with the simple promise of the party to make the checks good within twenty-four hours. Yet during fifty years of the business of Wall street, not half a dozen cases of repudiation, or failure to meet contracts, have occurred.

Among this high minded, honorable, and successful class, General Baxter holds deservedly a high place. He is one of the marked men in the street, both physically and financially. Taller than Vanderbilt, he is stoutly and compactly built, and is pronounced the finest looking man in New York. Courtly in his manners, courteous, intelligent, and agreeable in conversation, reliable in business matters, and one of the best financiers and heaviest operators, he is a good specimen of the growth of his native state, Vermont. He was born in Rutland, and his father was one of the most eminent lawyers in the state. He had an extensive practice, and rode the circuit, as was customary in his

day. He adopted the style, then so common with successful professional men, and drove four horses attached to a common New England two-wheeled chaise. General Baxter received a fine education, and was intended for the law. The profession not being congenial, his father allowed him to follow the bent of his own inclination, and he was placed in a mercantile house in Boston, where he mastered the mercantile trade. He returned to Vermont, where his executive ability, high integrity, and tact, commanded an extensive business. The railroad mania breaking out in the state, General Baxter abandoned merchandise, and identified himself with this important branch of business. He was immediately placed at the head of the movement, and constructed the first railroad built in the state, known as the Rutland & Burlington road. He superintended its entire construction, and gave personal attention to all the details. He then built the Vermont & Valley road, and also constructed the Western Vermont road.

His ability in constructing roads, attracted the attention of other sections of the country. He was induced to visit Ohio, where he constructed and built the Cleveland & Toledo railroad. While he was on a visit to Vermont, one of the parties who had taken the contract with him to build the road, died. The remaining contractor advertised in the papers the dissolution of the firm, which would have thrown the widow of the party who died, out of all benefit connected with the contract, and would have left her penniless. General Baxter left his business at the East, and hurried to Toledo. He recalled the notice of dissolution,

and insisted that the widow should remain a member of the firm. The road was finished, and General Baxter gave the widow a hundred thousand dollars as her share in the profits. The father had not the confidence of the son in the success of railroads. When the first contracts were taken, bonds were necessary, and General Baxter applied to his father to sign the bond. He refused. He said, "My son, I am worth but thirty thousand dollars, and this will ruin you and me." "Sign the contract," said the son. "I cannot," said the father. "Sign the contract," said the son. "I will do it," said the father, "but you will ruin both of us." Returning to Vermont the General purchased the marble quarries at Rutland, paying the then astounding sum of twenty-five thousand dollars. People thought him insane, and were certain that his ruin was accomplished. The purchase proved a most valuable one, and the shrewdness of the investment was soon admitted by all.

On the breaking out of the war Mr. Baxter became Adjutant General of the state of Vermont, with a salary of \$75 a year. The entire military force of the state consisted of seven hundred and fifty muskets, and the troops were the rawest of the rural militia of that day. He was a delegate to the Peace Conference held at Washington, and on his return he said to the Governor, "Within thirty days we shall be in the midst of civil war;—the state of Vermont will be called upon to send troops south." The governor did not enter into these fears, but within a month, according to the prediction, the first regiment left Vermont for Washington. The General was truly loyal, and had

great state pride that Vermont should do her duty. He threw his whole soul into the duties of his office. He neglected his private business entirely, roused the spirit of patriotism throughout the state, contributed largely from his own private fortune in fitting out regiments and paying bounties, and became one of the most efficient supporters of the government, as he was one of the most popular men. He could have secured any office the state had to give, either in its own territory or in the national councils. His tastes did not lie in that direction. He preferred to devote himself to business, rather than politics. General Baxter appeared in the street in 1864. He sold his marble quarries to Jerome, Riggs, and others, and left his native state to become a financier in New York. His practical acquaintance with railroads, and his manly style of doing business, gave him great influence with railroad men, and he invested largely in railroad bonds and other securities. His great business on the street has been almost wholly connected with railroad interests. With Henry Keep he obtained possession of the New York Central, became one of its directors, and on the resignation of Mr. Keep, became president. He held that position in the corporation when Commodore Vanderbilt obtained possession of the road. Out of the entire board he was the only director retained. At Vanderbilt's special request he remained in his position, which he still holds. He is one of the heaviest operators on the street. He attracts attention everywhere. His massive form, tall and finely proportioned, flowing white hair, with the manners of the old school, make him conspicuous. Persons turn to look at him

as they pass him in the street, and on Harlem Lane he is a marked man. He possesses a princely fortune, and unbounded liberality. His private charities are as bounteous as the sea. He has built several churches, and few causes of religion, education, or humanity, that deserve support, appeal to him in vain. He keeps open house to his friends in his princely residence on Fifth avenue, and in all New England there will not be found a more tasteful or attractive home than his country mansion at Rutland.

During the war he took special interest in the Vermont boys who were enrolled in the national army. He corresponded with them, kept a watch over their location, secured comforts for them which they needed, and sent them on often at his own expense. One regiment touched his sympathies deeply. Accustomed to the bracing airs of Vermont, they had been sent far down south, where they were encamped amid the deadly malaria, and were dying like sheep in the unwholesome swamps. Eleven hundred strong, the regiment in a short time had been depleted by death, and counted scarcely five hundred. General Baxter visited Washington to see if the regiment could not be relieved and sent home to be filled up. Taking with him an official from his state he visited the President and told his story. The President said he did not know why a regiment from Vermont should be relieved any more than a regiment from any other place. The case was a hard one, but some regiment must occupy that position, and Vermont seemed as well able to bear the sacrifice as any. The distinguished gentleman who accompanied General Baxter thought the troops

were not dealt with fairly, and entered warmly into the discussion. He became so excited that his voice could be heard in all the ante rooms surrounding the President's office, and he closed one of his appeals by bringing his hand heavily down upon the table. The President calmly arose and said to him, "This language is unseemly, and it does not become the Executive to hear it,—this conference must close." The parties withdrew. Sensible that he was in error, the distinguished gentleman called the next morning on General Baxter, and said to him, "You must go with me to the President's; I want to make an apology." They were at once admitted on presenting their cards, and the gentleman went to Mr. Lincoln at once, and said, "Mr. President, I was wrong yesterday; I thought our boys were not treated fairly, and my love for the Vermont troops is such that I allowed my feelings to hurry me away, and I have come to apologize." Mr. Lincoln arose with great emotion, threw his arms around the neck of the gentleman, and said, "God bless you for these words, and God bless the state of Vermont." The boys were relieved from their encampment amid the miasma, and were allowed healthier quarters.

LVII.

ORIGIN OF THE NEW YORK RELIGIOUS PRESS.

DR. MORSE AND HIS SONS. — BOSTON RECORDER. — THE OLDEST RELIGIOUS NEWSPAPER. — THE FOUNDING OF THE OBSERVER.

THE filling of Hollis Professorship at Cambridge divided the Congregationalists in Massachusetts into Unitarian and Trinitarian. The Unitarians took the college and nearly all the Congregational Churches in Boston and the surrounding towns. The Old South was saved to the Trinitarians by the casting vote of Governor Phillips, the father of Wendell. The ability and courage of Dr. Morse, the pastor of the First Church in Charlestown, saved that to the Evangelical faith. The Unitarians sprang into existence almost in a day, and became a great political power in the state. All the important offices, such as those of senators, representatives in Congress, legislature, and judge, were held by men professing the liberal faith. It was considered a great concession to authority when George Briggs, a Baptist, was nominated for Governor. Governor Briggs sent the name of Mr. Hubbard to the Council as a Supreme Court judge. It was considered doubtful whether the Council would confirm the nomi-

nation, as Mr. Hubbard was a Trinitarian. Daniel Webster left Brattle Street Church for St. Paul's, Episcopal. His political friends called on him to assure him that he was damaging his political prospects in that step. He objected to the preaching at Brattle Street, and compared it to "throwing shot on shingles." Some one asked him if he believed that three were one, and one was three. He replied, "Gentlemen, we know very little of the mathematics of heaven, and the less we talk about them the better." This brief history of the situation is necessary to understand what is to follow.

DR. MORSE AND HIS SONS.

Dr. Morse, of Charlestown, was the champion of Orthodoxy, and his pulpit was the citadel of the ancient faith. He was bold, brave, far-seeing, and was accepted on all hands as the Evangelical leader. Many accounted him a bigot, and believed that he was blunting the intellect of his children by training them on the Bible, catechism, and the formula of Calvinism. Yet the genius of one founded the national journalism of the land, and the intellect of the other gave us the telegraph. The power of the press was well known to Dr. Morse. The newspapers of the day were in the hands of the opponents of Orthodoxy. By the side of the news found in the journals, were lampoons on the religious belief of the Trinitarians, and insults offered to their worship. A religious newspaper was called for. It was contemplated and was intended to print a paper that should present foreign and domestic intelligence; but it was also proposed to print some religious news with the secular portion of the paper.

BOSTON RECORDER.

Proposals were issued for the publication of a paper to be called the Boston Recorder. These proposals were sent to all the Trinitarian Churches. It was estimated that nine hundred and fifty subscribers would support the paper. A printer was found in the person of Deacon Willis, father of Nathaniel P. Willis. Mr. Willis had been conducting the Eastern Argus at Portland. He was now in Boston. He agreed to print the new paper on condition that he should be paid for his services. The entire income of the Recorder was pledged to him till he should be fully paid. On these conditions he agreed to issue the paper. Sidney Morse, son of Rev. Dr. Morse, was selected to take charge of the new paper. Mr. Evarts, editor of the Panoplist, father of William M. Evarts of this city, was to be editor-in-chief. The first number of the Recorder was published in January, 1816. Less than five hundred subscribers had agreed to take the paper. For four weeks fifteen hundred copies were printed. Mr. Willis became alarmed, and pointed to the files of unsold papers. He was not paid for his work, and refused to print another number. Dr. Morse offered to be responsible for all the expense. A new printer was obtained. Mr. Evarts left the Recorder in the hands of his youthful associate. In two months the paper had exceeded the paying point. In five months it numbered thirteen hundred subscribers. Mr. Willis wished to come back, as the pecuniary success of the concern was made certain. A proposition was made, and Mr. Morse, by an instrument still in existence as proprietor of the Recorder, transferred it to Mr. Willis.

THE OLDEST RELIGIOUS NEWSPAPER.

It has been frequently asserted that the Boston Recorder is the oldest religious paper in the world. Such is not the fact. The first religious newspaper was published by Rev. Elias Smith, of Portsmouth, New Hampshire. The first number was issued in 1808, under the auspices of the sect called Christians. It has been published regularly from that time to the present. Complete files of the paper are preserved. I have often heard Rev. Elias Smith give an account of the early trials and discouragement that attended that paper. It was considered almost sacrilegious to issue a religious print. The preachers regarded the project with disfavor. But the editor saw no reason why the church should not have an organ, as well as trade and politicians. Amid poverty and great opposition the religious press was launched, and has been a success from that hour.

THE FOUNDING OF THE OBSERVER.

Mr. Morse left the Recorder in the hands of Mr. Willis. The concerted action of the enemies of the church aroused her friends in all quarters. The bloody battles of Europe were ended, and Napoleon banished to Helena. On the wings of peace religion was poisoning herself for a great flight. The American Board had just been formed. The Bible, tract, and other national societies were springing into existence. Far-seeing men felt the need of a great central organ, located in New York, to be national in all its parts, catholic in its spirit, and not sectarian, — a paper which should support the great institutions, and represent the spirit

of the age. Young Morse had already turned his eye towards this centre. A society had been formed at Andover some years before, embracing the noblest spirits in the seminary, most of whom afterwards fell beneath the banner of the cross on heathen ground. The object of this society was to devise plans for doing good. Sidney E. Morse, in 1818, read a paper at one of these meetings, on the benefits to religion of an ably conducted newspaper, to be published in New York, whose influence should be on the side of the church. He proposed to make the paper a necessity, being so ably conducted, and with such a Christian spirit, that a Christian family could not be without it. Such was the bigotry and exclusiveness of the liberalism of his native state, and such the hatred borne to his father, that Mr. Morse knew he had no chance to rise in Massachusetts. He removed to New York, and in 1823 established the *Observer* as a first-class newspaper, national in its scope and evangelical in its spirit. As it was founded, so it is carried on. It has always been distinguished for the ability with which it has been conducted. It commands the best talent in the land. Its correspondence, foreign and domestic, is full, fresh, talented, and reliable. No one rises from its perusal without an intelligent knowledge of the things that pertain to the spirit of the age, and the upbuilding and progress of the kingdom of the Lord.

LVIII

THE PECULIARITIES OF NEW YORK
CHURCHES.

CLERICAL REPUTE. — FLUCTUATION OF CHURCHES. — GRACE CHURCH. — WAYSIDE WORSHIP. — TREATMENT OF STRANGERS.

NEW YORK is unlike any other city on the face of the globe. In her churches she is more peculiar than in anything else. She has a style of her own ecclesiastically. On Sunday morning almost all the churches are well attended. The Sunday dinner — the only meal in the week, perhaps, in which the husband and father is at home — prevents afternoon worship. The Sunday evening congregations are usually very small, except when some stirring theme is to be presented, or a sensation preacher promises to entertain the crowd.

CLERICAL REPUTE.

A local reputation will not serve a man in the city. No matter how popular he is at home, or how eloquent he may be, it will not avail him unless the New Yorkers know him. Men who can fill the largest houses in other cities preach to empty benches in New York; and no amount of advertising will draw if the party is

a stranger. New York tries a minister more than any other city. If he has mettle in him, and patience, he will succeed. Men of marked ability and talent get a call to New York, and are as completely lost as if settled at Sandy Hook. It is a great wonder that any one well settled will come to the city. A few large, rich congregations are all well enough. The great mass of the churches are poor. To build houses and maintain public worship cost a great deal. Living is high, and ministers are cramped, hedged in, and confined. Hundreds of families, who, before they moved to New York, supported and attended public worship, do neither after they come. Pew rents are very high, and a man on a small salary, with a small income, might as well attempt to live on Fifth Avenue as to attend a fashionable place of worship. Hosts of persons professing to be Christians have no religious home, but from year to year drift round from church to church, and pick up their spiritual provender where they can find it. The population is constantly changing from the east side to the west, from the west side to the north, from the north to Brooklyn, from Brooklyn to the country, and from the country back again to New York. Many persons are exceedingly liberal in their contributions to religious objects. The mass care but little, and the whole burden falls on a few. The population fluctuates, and the labor of keeping a city charge together is very great. Many pastors have left a large, warm-hearted, liberal people in the country for a church in New York. Their salaries, large as they seemed, proved inadequate to a comfortable support. After spending what they saved in their rural home, they

retired from the city in disgust. A Connecticut pastor moved to this city not long since. He had a commanding church, and was one of the most popular men in New England. He was called to what had been one of the most fashionable churches. It had begun to wane before he came to the city. The influence he had in other places did not avail him here. His congregation steadily decreased, and he soon resigned.

Fashion has a great deal to do with ministerial success. New York has great business talent, but it is less æsthetical, less literary. The standard of intelligence is much lower than in any of the rural towns. Pulpit ability need not be high to satisfy the churchgoers of New York, but it must be fashionable. If a man has a congregation composed of the upper-ten, though his pulpit talents be small, and his oratory positively bad, he will have a success. If he has not a good position, he will struggle in vain against the worldliness of the city, and fight hard to keep poverty from his door. In a few instances the settlements in New York churches are very long. In most cases, however, pastors come and go. In one denomination, the members of one association, and that a very large one, all changed their pastorates in ten years.

FLUCTUATION OF CHURCHES.

At one time all the leading churches were down town. They are now nearly all up town. They are so near together that the singing of one church can be heard in another. Between Twentieth and Forty-eighth Streets, and between Fourth Avenue and Broadway, there are probably more costly churches than can

be found in the same space in any other part of the world. They have outrun the population, and nearly all are thinly attended.

This up-town movement is a very queer thing. The old Wall Street Church began it many years ago. The society purchased a square in an unpaved, muddy, and untried locality, giving little promise that it was to be the abode of wealth and fashion. A costly church was built, which still stands on Fifth Avenue and Twelfth Street. The Duane Street Church followed, and built a costly edifice on the corner of University Place and Tenth Street. Those new churches made a heavy drain on the down-town societies, and took the wealthy men who were driven from their homes down town by trade. For a time they became the aristocratic churches of the city. The Rivington Street Church having been depleted by the up-town movement, took a start and erected a fine brown-stone edifice on the corner of Fourteenth Street and Second Avenue, then a fashionable locality. Broome Street Church caught the fashionable fever, secured that most eligible site corner of Madison Avenue and Twenty-fourth Street, and put up one of the richest and most gaudy edifices in New York. The churches which had gone up town, and stripped the humbler congregations of men of wealth and ladies of fashion, had a tribute of justice meted out to them. Madison Avenue Church became the height of fashion, and served the up-town churches as they had served their brethren in the lower part of the city. The Old Brick Church at the Park followed in the wake of sister societies, secured a most fashionable site on Fifth Avenue, and outbuilt all churches

and outtopped all steeples. The work of removal still goes on. Feeble down-town societies, which could scarcely live, sell their valuable sites for merchandise, and are able to build a costly up-town church. Go as high as a congregation will, some church will outstrip them, and secure the fashionables, who are ever on the wing for a new aristocratic place of worship.

GRACE CHURCH.

For nearly twenty years Grace Church has resisted all the fluctuations of the city. It led in the up-town movement. From its location below Trinity Church it removed to its present commanding site on the bend of Broadway, at the head of Eleventh Street. It has always been crowded with the intelligence, wealth, and fashion of New York. Its singing has always been one of its great features, and has never been surpassed. To be married in Grace Church has been regarded as the height of earthly felicity. It boasts the most noted sexton on the continent. Brown of Grace Church is known everywhere. He is a man of immense size. His face is very red, and he has the air of a boatswain. It is worth a visit to Grace Church to be ushered into a pew by Brown. With his coat flying open, with the speed of a man who is under a great pressure, and with the air of an alderman handing a bowl of soup to a charity boy, he shows you into a seat, and impresses you with his condescension as he closes the door. He is immensely popular with the élite of New York. No party, bridal, or burial is considered complete without him. He keeps on hand any quantity of dukes, marquises, counts, and distinguished foreigners, ready to be

served at popular parties at a moment's notice. Outside of Grace Church, on Sunday morning, can be seen the finest turnouts in the city,—carriages, coupés, cabriolets, with coachmen and footmen in livery,—which fill the street, making it gay and brilliant for blocks around.

WAYSIDE WORSHIP.

All sorts of plans are resorted to, to get an audience. Ministers preach from the decks of ships and in bar-rooms, in halls and in theatres, under tents and in billiard-rooms, in public parks and in public gardens. To reach the masses, a benevolent gentleman hired Cooper Institute for one year, paying two thousand dollars for its use on Sunday. It was thrown open to the public. The movement was a failure, for the people would not attend. The Academy of Music has been thrown open, with assembly rooms, and opera houses. If they were filled, the stated ministrations of the gospel were neglected. Small congregations gather to hear men and women preach ultraism on the Lord's Day. Long-bearded men and strong-minded women officiate, without disturbing very much the regular worship of the city. Nothing is more curious than the Sunday notices which fill the Sunday papers. At one time the regular churches scorned to advertise. They left this custom to the erratic and sensational, and to men getting up new congregations. But religious advertising has become a necessity, and new congregations cannot dispense with it. Sunday notices indicate the religious teaching of the day. Odd texts and queer themes are put forth to attract the floating masses. No subject comes amiss. Themes are announced that are suited to a French

Sabbath better than to a Christian one. Others are advertised that would conform to a New England Sunday. The Turks, the Chinese, Pagan and Infidel, the Catholic, Jews, with all grades of Protestants, keep Sunday after their own fashion. Operatic choirs, Scotch precentors, and surpliced boys, lead the devotions. Scraggly prophets prophesy to a handful of old women and a few damsels in bloomer costume, about the coming doom. Daniel's horns are explained by men who preach to the few faithful; and worship adapted to every nationality and form of belief can be found on the Sabbath.

TREATMENT OF STRANGERS.

Much complaint exists that New York church-goers are proud, exclusive, and rude to strangers. In most New York churches the seats are abundant, and strangers are welcome. A few aristocratic churches are crowded, and some sensational houses are jammed. New York is full of strangers. They are here to see the sights. They want to enjoy the five thousand dollar choir. They want to hear the minister that is paid thirteen thousand dollars a year, and earns twenty-five thousand more by speaking and lecturing. Besides these strangers, we have in New York a boomful of drift wood, who float round popular assemblies, and demand the best pews. These come to see, not to worship. They gape, and stare, and whisper, and sit bolt upright during prayer. Their boldness, flippant talk, and rudeness annoy regular worshippers. They criticise the minister, wonder how old he is, and if he is married. They criticise the singing, the length of the sermon,

take out their watches, and wish the thing was done. Congregations tire of this; they are not honored by having such persons occupy their pews; and when strangers complain through the newspapers that they have to stand in the vestibule, and that no one invites them to a seat, they can find the reason in the rude and ill-mannered behavior of a large class of strangers who beset our churches.

CHURCH OF THE STRANGERS.

Within a few years there has been opened in Mercer Street a spacious and handsome church expressly designed, as its name indicates, for strangers in the city. The form of worship is Congregational, but the church is not strictly denominational, and is attended by Protestants of all beliefs. It is well filled every Sunday, and the neighborhood is quiet and respectable. The late Cornelius Vanderbilt occasionally attended this church, which was near his house, and during his protracted illness he was visited almost daily by the pastor, the Rev. Dr. Charles F. Deems. In grateful return, the old Commodore left by will a handsome bequest to the church and \$25,000 to the pastor.

LIX.

MINISTERS' CHILDREN.

THE sons and daughters of the rich men of a quarter of a century ago are generally poor. The rich men of this day are not the sons of the rich. With few exceptions they are sons of porters, bootblacks, sawers of wood, and heavers of coal. They have been architects of their own fortunes. Young men brought up in idleness and luxury, expecting to inherit their fathers' wealth, are now porters, draymen, or ticket-takers. Daughters reared in affluence, and who never expected to want, are undergoing privations among the children of toil. Not a few have exchanged an elegant mansion for a room in a tenement-house. The children of ministers are generally the objects of sympathy. They occupy that narrow selvage of land between gentility and want. They are patronized and pitied. Donation and sewing parties are got up for them. They are exempt from contributions to benevolent objects in deference to their poverty. The remains of the fair are sent to the parsonage, with cast-off dresses to be turned for the children. The wife of the merchant, the lawyer, and doctor will allow the minister's children to play with their own out of deference to the cloth; but it is done with an air of patronage that

cuts to the bone. But life in New York shows that the home training, discipline, and privation of the parsonage yield beneficent fruits. Whatever else our ministers' children may lack, they do not lack culture and sound moral training. They are early introduced into the best of society, and they have an independence that is valuable to them in all after life.

The sons of clergymen in New York are among the most eminent bankers, able and accomplished lawyers, merchants of success and forecast. Most ingenious and beneficent inventors belong to this class. The daughters dwell in sumptuous palaces. They give tone to society, and their husbands are the most honorable and learned of men. The children of the wealthy, in the homes where these daughters were trained, to whom the minister's children did not dare to lift up their eyes, are in subordinate positions. Some of them are in the employ of these very children of the parsonage whom they patronized in other days.

There are residing in New York a great many clergymen without parishes. Sickness and various other causes have induced clergymen to leave their societies and dwell in New York. They dress well, and live in fine establishments. The wonder is how they live. The mystery is explained when it is known that the son or daughter has a snug corner for the parent. Not long since a clergyman was dismissed from New York because he was old. His son, a successful merchant, bought a fine church, fitted it up in elegant style, deeded it to his father, and will support him while he lives.

The clergy of America have no reason to blush for

the position they hold, or for that of their children. They founded this nation in the cabin of the Mayflower, and on the stormy waters of Massachusetts. They laid down the great principle, which has made America a mighty nation, that majorities must govern. They laid the foundation of colleges in their poverty. They founded our great libraries by donations of books from their scanty store. It was through their influence that the school-house and church stood side by side; that all should have the Bible in their own language, and learning enough to read it. Washington bears witness, in letters still extant, that the clergy were a power on the part of the people in the war of the Revolution. They were commissaries in the army, officers and soldiers. They preached and prayed for the great cause, and made their scanty salaries still more scanty, that America might take her place among the nations of the earth.

City clergymen, with large salaries and fashionable and wealthy congregations, seldom accept calls to other places. The late Rev. Dr. William Berrian, who for thirty-two years was rector of Trinity, with \$10,000 salary, a fine house, and numerous perquisites, once innocently remarked: "I can't understand why clergymen, especially young clergymen in the country, are forever changing from place to place and from parish to parish. *I* never wanted to change." Probably not.

LX.

REV. DR. WILLIAM ADAMS, OF THE
PRESBYTERIAN CHURCH.

HIS EARLY CAREER. — MINISTRY IN NEW YORK. — MADISON AVENUE CHURCH.

— SECRET OF SUCCESS. — HIS STYLE OF PREACHING. — HIS POSITION. —

DR. ADAMS AS AN AUTHOR. — A FASHIONABLE UP-TOWN CHURCH.

DR. ADAMS is one of the marked men of New York. He is the patriarch of the Presbyterian pulpit. He has been in the settled ministry over thirty years, and is still in the full vigor of health and success. His church is in a fashionable locality. Every sitting in the house is rented, and probably no congregation in the land embraces so much wealth, so much business talent, so much social and political influence, so many active and prosperous merchants, so many energetic young Christians, — men whose names are known abroad as our most eminent bankers, princely merchants, large-hearted and generous givers. To be the pastor of such a people for thirty years, to keep abreast with this stirring age, overflowing a church when everything is evanescent and changing, to stand at his post for over a quarter of a century, and, without a question, lead the New York pulpit, indicates no common ability.

HIS EARLY CAREER.

He was born in Colchester, Conn. When an infant he was removed to Andover, Mass., his father becoming principal of the celebrated academy of that town. John Adams, the father of William, was one of the most celebrated teachers of his day. His pupils are among our most eminent clergymen and laymen. They are scattered over the missionary stations of the world; are among our most eminent Biblical scholars; they are presidents of colleges and professors of theological schools, and fill our most popular pulpits. Trained under his father, the protégé of Professor Stuart, he had eminent advantages for preparing himself for the great work of the ministry, to which he early consecrated all his talents. His boyhood was passed in the company of Judson, whose labors in Burmah are imperishable; Gordon Hall; Newell, who translated the word of God in Mahratta; Winslow and Spaulding, who did the same work in Tamul; Thurston and Bingham of the Sandwich Islands; Goodell in Armenia; Temple and King in Greece; Byington and Kingsley among the Choctaws; Bridgman in China; Schaufler among the Hebrews in Palestine, and Perkins in Syria. When a boy, the first dollar William donated was a gift to the missionary cause. He settled in Brighton, near Boston, when the evangelical cause was weak, and his ministry was at once attended with marked success. He was one of a company of young ministers who met once a week in Dr. Beecher's study in Boston for improvement; and Dr. Adams is only too glad to acknowledge the great benefit he derived

from those interviews with this eloquent man, who took so kindly to the younger members of the profession.

—MINISTRY IN NEW YORK.

The climate of New England being too severe for the health of Mrs. Adams, Dr. Adams was induced to try a winter in New York, for the double purpose of getting the benefit of the climate and the skill of an eminent physician. Without the thought of remaining in New York, Dr. Adams took rooms in Park Place, then a fashionable locality, but quite up town. The wealthy of New York lived in that neighborhood. From Broadway to Greenwich, and up as far as Chambers, the solid men of the city had their homes. Grace Church was below Trinity. The Old Brick Church was almost out of the reach of the down-town population. Trinity was the centre of fashion. The Old North Church was filled with the Dutch aristocracy. Potts was in fashionable upper New York, on Duane Street. Maccauly preached to his wealthy congregation on Murray Street. Edward Everett had dedicated the first Unitarian Church on Chambers Street. Mason was far in the upper part of the city, on Bleecker Street. Dr. Matthews's church, above Bleecker, was in the ultra fashionable location of Washington Square. A ministry of thirty-three years can mark great changes in churches and people. Most of the church edifices have passed away; the ministry have gone — most of them to the house appointed for all living. Of the early associates of his pastoral life in New York, few remain to exchange Christian salutations.

Before Dr. Adams received a call in New York, he

resigned his connection with his church in Brighton, and was dismissed. A call was extended to him from the Broome Street Church, which he accepted. He was then twenty-seven years of age. The church was very much run down; but his ministry was successful, and for eighteen years he remained pastor. He had no ambition for an up-town location, and the steps taken to build the imposing edifice in which he now preaches did not originate with himself. The Broome Street Church contained an unusual number of earnest and successful men. The Pearl Street Church was in a feeble condition, and it was proposed to unite that with the Broome Street Church, and place over the united enterprise the pastor of the Pearl Street congregation. This plan being satisfactory to all parties, and leaving the lower part of the city well supplied, Dr. Adams consented, with a portion of his flock, to go farther up town.

MADISON AVENUE CHURCH.

Trade, like a flood, had driven families from lower New York. A loud demand was made for a place of worship in the upper part of the city. The little band that went out from Broome Street were not wealthy. They were gifted, ardent, and devoted. They left all their church property with the congregation down town. A most desirable location was secured on Madison Avenue, and on it was reared a church not exceeded in elegance, comfort, and capacity by any in the city. The edifice is of stone, and the tall steeple is of the same material to the vane. It cost one hundred and seventy-five thousand dollars, every dollar of which

was paid by voluntary contributions, and not a dollar of debt remains on the edifice. The magnificent ceiling would be pronounced gaudy, were it not toned down by the black walnut of the pews, pulpit, and organ. The new congregation gathered first in the chapel of the Union Theological Seminary, but soon removed to Hope Chapel, where worship was continued till the dedication of the new edifice in December, 1854. From the opening of this church, thirteen years ago, to the present time, it has been literally crowded. Such a congregation, regularly filling every seat and pew in the house, cannot be found in the city. Strangers are accommodated with seats on camp stools, double rows of which line the aisles. The passages between the pews in the galleries are filled at the ordinary services of the Sabbath. The congregation is a remarkable one. It embraces a great number of men — young men, men eminent in the professions and among the merchants, men of all parties and callings. It is a vigorous and live people. There is an elasticity in the very atmosphere of the place which all feel. The singing is of the first class. The men in the pews are at once recognized as our most noted merchants, bankers, and millionnaires, with active politicians of all parties.

SECRET OF SUCCESS.

This lies on the surface. Dr. Adams is a gentleman of taste and refinement. He is eminently social, genial, of warm affections and sympathies, a devoted friend, a laborious pastor, a learned and earnest preacher. In his dress, appearance, and manner, in the pulpit and out of it, he meets the popular idea of what a clergy-

man should be. He is prudent, conservative, and eminently wise in the management of his pastoral duties. He has strong common sense, and is a keen observer of passing events. He rides no hobbies, and all know that whatever subject he touches will be treated with decorum, ability, and eloquence. He possesses the gift, not common, of putting himself in sympathy with his audience by a sort of electric bond, and he holds their closest attention when he addresses them. He is a man of extensive reading ; he is familiar with every fresh work, and nothing seems to escape him. He is perfectly at home in all departments of general knowledge. Of the literature of the church — its biography, history, geography, hymnology — he is master. Coming on to the stage with the men who founded the great institutions, such as the Foreign Mission, the Bible and Tract Societies, he is familiar with all the thrilling incidents of men and matters which have marked the pathway of the church for half a century. His memory is a vast storehouse of anecdote, illustration, facts, and graphic occurrences, gathered from books, nature, and men. He has travelled all over the world, and with his eyes open. There is nothing startling or extravagant in his performances ; he shrinks from display, and from being thought sensational. But there is a tender persuasiveness, the eloquence of quiet earnestness, that becomes a messenger from God to men, which captivates and leads to the cross.

HIS STYLE OF PREACHING.

Dr. Adams comes to his people each Sabbath as fresh as the day that he was installed. His sermons are scholarly, without pedantry. He recognizes the power of illustration. His metaphors are drawn largely from books, and in this lies much of his freshness. Every new book or review that is valuable is seized, and made tributary to the sermon. He uses selections as he would choice diamonds loaned to him. He labels them, and puts upon them the owner's name, to enhance their value. The names of Shakespeare and Dante, Milton and Macaulay, Scott and Thackeray, Butler and Bryant, with poets, philosophers, and inventors, are familiar to his congregation, and contribute to the interest of the discourse. Dr. Adams has never sought to be a platform speaker. The old New England custom of writing sermons in full, and reading them, he has followed through all the years of his pastoral life. He prepares with great care and labor, but is not confined to his notes in delivery. He dresses with great neatness and propriety, holding out what Sydney Smith calls the signals of his profession — "black and white." He comes in at a given hour from a side door near the pulpit, and ascends the desk. He does not make it a dressing-room. He has arrayed himself elsewhere. There is a vigorous freshness in the congregation that greets him. A house in which it is difficult to get seats is filled early. Few stragglers come in after the pastor has entered the desk. The services conducted by him are appropriate, impressive, and interesting. His people lie very near his heart, and there is a

tender beauty with which he bears their woes, wants, sorrows and joys to God.

HIS POSITION.

As a citizen in the home of his adoption no man ranks higher. Among scholars he is honored as a preacher of high literary and theological attainment. Among the churches, where he has so long maintained a preëminent rank, where his freedom from sectarianism and his earnest advocacy of every humane and beneficent cause are so well known, and his genial, brotherly spirit so highly prized, he is held in universal esteem. He has received the highest college honors. His denomination has conferred upon him every mark of confidence and esteem in its power to bestow. As Moderator of the General Assembly at Washington, it was the duty of Dr. Adams to address the President on a visit of that body to the Executive Mansion. His speech introducing the members, for beauty of thought and graceful elegance of manner could not have been excelled.

DR. ADAMS AS AN AUTHOR.

The published works of Dr. Adams are not numerous. He has spent his strength on his sermons, and given to his own people the rich, ripe thoughts of his mature life. He wove a grateful and beautiful wreath upon the grave of his beloved teacher and friend in his tribute to the memory of Professor Stuart. His work, entitled the "Three Gardens — Eden, Gethsemane, and Paradise," typifying apostasy, redemption, and heaven, is a graceful exposition of evangelical Christianity. His most popular and recent work, entitled "Thanksgiving,"

is just from the press. A New England man, loving the home of his youth, he has drawn some sketches of the homely, happy life that he enjoyed around the fireside of his mother, with a beauty and pathos seldom equalled. Nothing can be more beautiful than these two descriptions.

A FASHIONABLE UP-TOWN CHURCH.

For thirteen years Dr. Adams has preached to what is popularly called a fashionable up-town church. But it will be hard to find a more devoted and earnest set of workers than go out every Sunday from this sanctuary to do their Master's will. They touch and sustain every form of Christian work among all classes at home and abroad. It has been the custom to set off mission churches, and leave them to take care of themselves. One of the finest chapels in this city, and one of the most vigorous missions, has been built and sustained by this congregation. The church worshipping in the mission is a part of the Madison Avenue Church, controlled by the same session. Over five thousand dollars a year are expended to support this mission. Teachers from the first families in the congregation are the most devoted instructors in the school. The donations made by private individuals in this church to the cause of Christ in all portions of the world, to found colleges, build churches, and to relieve the destitution in great cities, are gigantic. No form of Christian labor in this city can be found in which the members of this church do not bear an active and leading part. Besides the regular support of worship, Dr. Adams's congregation has contributed to benevolent causes one hundred

thousand dollars. A wealthy up-town church this is, but rich also in good works. It is a reservoir from which proceed continually those streams that make glad the waste and barren places of the land. Dr. Adams has reached the period of sixty years, nearly forty of which he has spent in the active duties of the Christian ministry. His vigor and energy, his efficiency as a pastor, seem in no respect to be enfeebled. As an accomplished gentleman, a devoted friend and pastor, a persuasive and effective preacher, he has no rival. The great central idea of his preaching is the Cross. The great aim of the pastor is to exalt the Savior who died on Calvary for man, and lead sinners to trust in the merits of his death.

Since Dr. Adams's fine church was erected, the character of Madison Square has almost wholly changed. Great hotels, the Fifth Avenue, Albemarle, Hoffman, St. James, Brunswick, and Delmonico's, with stores, art galleries, and club-houses occupy the spots once covered with the finest and most fashionable residences in the city. But a few of the old residents still remain on lower Madison Avenue, the parishioners who have removed far up town come down to the Madison Square church on Sundays, and there is always a goodly delegation of strangers from the hotels.

LXI.

REMOVAL OF THE STOCK EXCHANGE.

WHAT SOME PROPOSE IN REGARD THERETO.—WALL STREET FOUND TO BE THE REAL FINANCIAL CENTRE.—THE GREATEST OPERATORS LIVE IN BROOKLYN.

THE removal of the Stock Exchange from its present locality is agitated. An up town locality is suggested. Some propose the vicinity of the new Post Office, at the end of the City Hall Park; others wish a location farther up, even suggesting Madison Park, at Twenty-third Street. The investigation has brought to light the interesting fact that Wall Street, to-day, is the financial centre of the city and its environs. The great business of the street is better accommodated now than it could be elsewhere. If New York City alone was to be accommodated, a more central location might be selected. But neither the heaviest operators, nor the most numerous, live in upper New York. They live in Brooklyn, and are scattered over the length and breadth of Long Island; they live on Staten Island, in Jersey City, and come in daily, from a distance of thirty miles in the State of New Jersey; they live on the Harlem and New Haven roads, an equal distance out, and up the North River, for fifty miles. All the landings are convenient to Wall Street, and the great throng reach that locality more easily than any other.

When the Astor House was opened in 1836, all New York was below the hotel. Trinity Church was the centre of the city, and wealthy New York lived below the church. The City Hall was built of marble on one side, and of brown stone on the other for economy's sake. The city saved the difference between brown stone and marble.

FINANCIAL CENTRE.

What Threadneedle Street is to England, Wall Street is to America. It is a narrow street, in the lower part of New York, running from Broadway to the East River. At the head of Wall Street stands the massive Trinity Church, the Cathedral of the city. It lifts its tall steeple to heaven, amid the din and babel of business. From its tower magnificent bells strike out the quarter and half hours of the day, and chime, with mellifluous peals the full ones, telling the anxious, excited and rushing crowd how swiftly life passes. The great moneyed institutions of the country are in Wall Street. Here stands the elegant granite building devoted to the United States Treasury in New York. The work is highly ornamental. Brilliant painting and gilding appear everywhere. Solid mahogany desks and marble counters are beautiful to the eye. But there is strength as well as beauty. The heavy vaults, where repose the treasures of the government, are caverns of massive granite. The chambers, where the gold is counted, are merely stone cells. Huge iron fences, running from the floor to the ceiling, and heavy iron gates, guard against surprise. These iron barriers cross and recross each other, so that a mob would gain but little should

it obtain an entrance into the building. In Wall Street the Custom House is located. The costly banking houses adorn the street, where men whose integrity and repute have made America honorable in all parts of the world can be found. The men of money of the city, the millionnaires, speculators, and leading financiers, have here their headquarters. The heaviest financial operations are transacted in cellars and underground rooms, in dingy and narrow chambers, in the attics of old buildings, which are reached by rickety and creaking stairs, which threaten to give way under one's tread. Here is high 'change. The men whose names are so familiar with stock and money transactions can be found between twelve and three. The heaviest operators have no offices of their own. At certain hours of the day they can be found in the chambers of leading brokers. Some of them occupy mere dens. Men who control the leading railroads, and other great stocks, who can agitate the financial world in an hour, will usually be found in some small room near Wall Street, sitting with a crowd of speculators, who are their lackeys, and who are ever ready to do the will of great financiers.

LXII.

NOTED HOUSES.

MOSES TAYLOR.—RICHARD SMITH.—KNOWLES TAYLOR.—FREDERICK AND HARVEY SHELDON.—LANE, LAMSON & CO.—PHELPS, CHITTENDEN & CO.—DANIEL PARISH.—LORD & TAYLOR.—THE KINGSLANDS.—CALEB O. HALSTEAD.—WILLIAM H. CAREY & CO.—FALURE AND HONOR.

MANY years ago Moses Taylor was a clerk. He opened his first store in South street, in a very small way, and worked himself up to his present position.

Richard Smith was the great tea importer of his day, and from his style of living and doing business, was considered the fast merchant of the city. He monopolized the China trade. In 1801, Mr. Morrison, then a young man, called on Mr. Smith to see if he could get a passage to China as a missionary. He looked at the young man, and said, "So you expect to convert the Chinese nation, do you?" "No, sir," said Morrison, "but God can."

Among the celebrated importers was the house of Knowles Taylor, brother of the celebrated J. Brainerd Taylor. He came from Haddam, Connecticut, and entered a little store as a clerk. His first business was to sweep the streets, for the clerks of those days did the menial work of the house. He made a fortune, but died poor.

Frederick and Henry Sheldon came from Litchfield, Connecticut, amassed a fortune and passed through all the crises without harm.

After forty years of business, the house of Lane, Lamson & Co., could stand forth as a house that had never suspended.

Phelps, Chittenden & Co., originated with Mr. Phelps, who was partner of Eno, and S. B. Chittenden and others. Their store stood on Wall Street on the site formerly occupied by the First Presbyterian Church. Mr. Phelps took the dry goods stock when he separated from Mr. Eno, and Mr. Eno took the real estate. Mr. Chittenden came from Connecticut, where he had been a retail trader. On the street he was regarded as a picayune buyer. Mr. Phelps subsequently went into banking, and the history of Mr. Chittenden is very well known.

The immense wealth of Daniel Parish and the long law-suit about his will, make his name very familiar to New Yorkers. He was a dry goods jobber and very successful. He had branch-houses in Charleston, Mobile, and New Orleans. He began life small enough, and lived as most merchants of his day lived, in apartments over his store, boarding his own clerks.

Lord and Taylor were Englishmen. They came to this country in 1834, and established a small retail business in Catharine street. Mr. Lord married in England against the wishes of his wife's parents. Having no property, the young couple resolved to seek their fortune in the new world. By economy, diligence, and closest application to business, selling cheap and securing the trade of the middle classes, and content with small gains, the house built up a profitable business. A

second store was established in Grand street, and the marble store on Broadway attests the success of the house. There is no Taylor in the house now, and Mr. Lord resides near Huddersfield, England, on his elegant estate. His property is very large in this country, and he visits America occasionally. Mr. J. T. Lyle carries on the business, the name of the firm being a fortune, as the income tax of \$175,000 on one year's profits shows.

The Kingslands, a name now so celebrated among the New York millionaires, began life very poor. In 1820, they traded in a small way in oil and candles, and the brothers boarded themselves, spending less than three dollars a week. The immense trade in sperm candles made the fortune of the house, and the Kingslands are reputed to be worth ten millions.

Caleb O. Halstead, so long the celebrated President of the Manhattan Bank, came to New York from Elizabeth, N. J. He made the cloth business a specialty. He was content with a small advance; and as his integrity and moral worth were confided in, he secured a large trade and died a very wealthy man.

CHANGE IN TRADE.

The business of importing and jobbing has not changed more in locality, than it has in the style in which it is conducted. After the war of 1812, vessels came rarely to New York. When they did, merchants went on board and bought from twenty to thirty thousand dollars worth of goods at a time. This was an inconvenient mode of doing business and a few merchants

began to import goods as they needed them, and the importing trade became large and remunerative.

Almost the entire importing business has passed out of the hands of Americans. This change commenced in 1840. The commercial disasters of 1837, shook the confidence of European manufacturers in our merchants, and induced the sending out of agents to look after the interests of importers of goods in America. Nearly all the great manufacturers in Switzerland, France, and England, now have houses in New York, to which goods are consigned. It is estimated that three-fourths of the imported goods sent to New York are sold on commission. A glance at the names of importing houses will show that they are nearly all foreign.

The specific trade known as Yankee Notions, originated in 1850. Fancy goods had been imported with beads, toys, and merchandise of that stamp from Germany and elsewhere. The house of William H. Carey & Co. was celebrated for this style of goods, and that house may be fairly entitled to the honor of originating Yankee Notions as a specialty in trade.

FAILURE AND HONOR.

To maintain a high position in the street, it is not necessary that an operator should have constant success. There are men on the street who have never failed, who have no repute. There are men of heavy fortunes who would give fifty thousand dollars to get into the Stock Board, but who would be black-balled, for in their integrity no one places any reliance. There are other men, who have failed repeatedly—

failed for enormous amounts—in whose integrity the street has perfect confidence. They are scarcely down, before they are on their feet again. Owing a quarter or half of a million, they can borrow money to any extent. These men are upright and open hearted. Two-thirds of their contracts could not be proved in any court. They could repudiate without fear of legal damage, yet in every instance they have paid to the utmost farthing without hesitation or abatement.

One of the marked men of this class is W. W. Woodward. He is one of the boldest brokers in New York. In the language of the street, he is a terrible operator. He buys a hundred thousand shares of stock at a time. He is gigantic in his plans. He has failed at least a dozen times, and in every case, without a shade of suspicion on his honor. Recognizing promptly every claim, he has always paid the utmost farthing. He is one of the most genial and gentlemanly of men. He has been one of the most successful rail-road operators. His contributions for benevolent and religious purposes have kept pace with his large wealth, and he is now building at his own expense some of the most costly church edifices in America.

Brokers do not usually make money out of each other. The operators are too sharp for that. Money is made from outsiders, from greenhorns and speculators, who send orders from afar. There is no city so distant on the continent, that it has not capitalists, who operate on the street. Every mail brings orders from merchants, banks, capitalists, traders, and men and women, all over the land. A broker's market is one from which all outsiders are excluded.

LXIII.

THEODORE B. STOUT.

THE HOUSE.—OLD SCHOOL AND NEW.—HONOR AND SUCCESS.—COMMERCIAL
VALUE OF MEN.

THIS house is comparatively new on the street, and yet it is an old house. Five years is quite a long time to run a Wall Street business successfully. At least a thousand men have made and lost fortunes in that time; have startled the street by gigantic speculations, or bold operations; have excited envy by the display of wealth and fashion, and been swept from the surface and disappeared. While heavy fortunes have been won and lost during that period this house has attained a front rank in the stock business, and secured the leading custom of the street. It has dissipated the absurd and vicious notion that business cannot be done on the principles of integrity,—that to succeed, men must be mean, sharp, unprincipled, with other characteristics, which the world calls shrewdness. The temptations for stock brokers to speculate are as great as they are for a tapster to drink. This house based itself on principle; resolved firmly to do simply a commission business in stocks and gold, and never to run any hazard, how glittering soever the temptation may be. Hundreds have gone under, but this house has a

name of honor in all parts of the land. It has revived the old style of trade in New York, and proved that honor in business and integrity have a high commercial value, for no house has made larger profits.

OLD SCHOOL AND NEW.

THERE are two kinds of business men, and two kinds of business, in this city. The old-school merchants of New York are few. Their ranks are thinning every day. They were distinguished for probity and honor. They took time to make a fortune. Their success proved that business integrity and mercantile honesty were a good capital. Their colossal fortunes and enduring fame prove that to be successful men need not be mean, false, or dishonest. Astor, Cooper, Dodge, Stewart, Stuart Brothers, the Phelps, in business, are representatives of the same class. When John Jacob Astor was a leading merchant in New York, he was one of the few merchants who could buy goods by the cargo. A large dealer in teas knowing that few merchants could outbid him, or purchase a cargo, concluded to buy a whole ship-load that had just arrived and was offered at auction. He had nobody to compete with, and he expected to have everything his own way. Just before the sale commenced, to his consternation he saw Mr. Astor walking leisurely down the wharf. He went to meet him, and said, "Mr. Astor, I am sorry to see you here this morning. If you will go to your counting-room, and stay till after the sale, I'll give you a thousand dollars." Without thinking much about it, Mr. Astor consented, turned on his heel, and said, "Send round the check." He found that he had made

one thousand dollars, and probably had lost ten thousand dollars. But he kept his word, and that is the way he did his business.

The lease of the Astor House ran out some time since. Just before it expired some parties from Boston tried to hire the Astor House on the sly, over the heads of the Stetsons. In a private interview with Mr. Astor, they wanted to know his terms. He replied, "I will consult Mr. Stetson, and let you know. I always give my old tenants the preference." To consult Mr. Stetson was to defeat the object they had in view, and they pressed it no farther. No one asks a guarantee of an old New York merchant that he will not cheat in the commodity which he sells.

HONOR AND SUCCESS.

The path to success is plain. It can hardly be missed. Yet success is the exception. The road to commercial ruin is as broad and well known as Broadway, yet it is crowded. Some men always get along. Throw them up anywhere and they will come down on their feet. Thus continued prosperity follows a well-known law. One of the best known presidents of one of our banks began his career by blacking boots. He came to New York a penniless lad, and sought employment at a store. "What can you do?" said the merchant. "I can do anything," said the boy. "Take these boots and black them, then." He did so, and he blacked them well; and he did everything else well. Quite a young man has been promoted to be cashier over one of our leading banks, and that over older men. His associates dined at Delmonico's. He ate a

frugal dinner daily in one of the rooms of the bank. Industry, integrity and pluck are at a premium in New York. Men envy Stewart's success who never think of imitating his toil, or his business integrity. Mr. Claflin, the rival of Stewart, works more hours a day than he requires any employee to do. Till quite recently he made his own deposits in the bank. Yet defalcations are many. Cases of embezzlement abound. Revelations of fraud are daily and startling. Men of high standing are thrown down, and desolation carried to their homes. Dishonesty, rash speculations, stock gambling, expensive horses, with women, wine, fast and high living, tell the story. Most of our large houses and enterprising merchants and rich men have at one time or another gone under. Many such have taken off their coats, rolled up their sleeves, and gone at it again, seldom without success. Many have given up hope, and taken to the bottle. New York is full of wrecks of men, who, because they could not pay their notes, have flung away character, talent and all.

COMMERCIAL VALUE OF MEN.

Men have a market value as much as real estate, and certain elements of character are as essential to success as money. Other firms have been as honest, and had as much principle as this house, but have not succeeded. Some men are just, and mean to be fair in trade. But they are hard and harsh, abrupt and sharp in their manner, and men who get out of their clutches are slow to get in again. New York is more marked for incivility in trade than probably any other place on the continent. Cartmen, conductors, ticket-

sellers, postmen, and tradesmen generally, are characterized by incivility. The old school politeness of the days of Washington, Hancock, and Gray, has departed. The unseemly quarrels between the Bench and the bar show that "Your Honor" is quite as much a sarcasm as a title of respect. It was the custom of the olden time for hotel-keepers, in person, to welcome the comers, and speed the parting guests—to see that small parcels were taken from the arm of the weary traveler, and little attentions shown, that are so grateful to a stranger in a strange city. It is difficult now to know who the landlord is. Snobby and uncivil parties, with curt answers, take the place of the old hosts. Omnibus men swear at lady passengers, and genteel people are thrust out of cars by way of recreation. At the exhibitions of the fine arts, mere lads receive the tickets, because they are cheap. This house is a living illustration that the old school manners have not fully passed away, and that civility, integrity, and fair dealing, with promptness and good will, are a cash capital in the street.

No matter how highly, or how modestly, a man may estimate himself and his own worth, there is no place in the world where men are so speedily and surely graded as to their actual merit than they are in the metropolis. Where labor and talent of every kind meet with keen competition, the best men in every business and profession find their proper place, and medium and lower grade men are pretty sure to sink to their own level.

LXIV.

EMINENT CLERGYMEN

DR. EDWARD PAYSON.—WHITFIELD.—WESLEY.—WITHERSPOON.—IN THE STREET.—PAYSON, THE IDEAL MAN.—THE REAL MAN.—LEVER OF A HORSE.—KNOCKING DOWN THE PINS.—OUTWITS A MAN OF THE WORLD.—INFLUENCE OVER THE YOUNG.

REV. DR. EDWARD PAYSON.

THE eminent clergymen of the country have preached in Wall Street. As I have said elsewhere, the leading churches and eminent congregations were located in and around the street. Whitfield drew immense crowds in Hanover Square, partly because no church could hold the congregation; and the portable pulpit from which he preached can be seen in the rooms of the Tract House on Nassau street. Here Wesley delivered some of his crisp short sermons early in the morning—"one hour all told—singing, prayer and all, according to the good old Methodist rule"—as he expressed it. Jonathan Edwards, Aaron Burr, the father of the celebrated lawyer, Dr. Mason, and other eminent ministers occupied the pulpit in Wall Street. In Wall Street, Dr. Witherspoon uttered the celebrated words that Webster puts into the mouth of John Adams:—"Sink or swim; live or die," etc. While he was making that speech, some timid person said that the country was

not ripe for a revolution, to which the patriot preacher replied, drawing himself up to his full height, and he was taller than most men—"Sir, the country is not only ripe for independence, but is rotten for it, and will have it." In the Street Rev. Dr. Caldwell often preached, the most energetic and influential of the clergymen who threw all they possessed in favor of the national cause. He took the position of commissary in the army, because the people would trust him for the supplies which the troops needed; and in the great cause, he literally periled his life, fortune, and sacred honor. Returning to his home one day, he found his wife shot on his step-stone, and her babe creeping around in its mother's gore. He took the child in his hands, held it aloft toward heaven, baptized it in its mother's blood, and swore eternal hostility to a foe that would not spare women or children.

Rev. Dr. Payson preached some celebrated sermons in Wall Street, one of which, the sermon on the sea, is still remembered by those who made a portion of the congregation. Few men have enjoyed greater fame, and few men have been as little understood as Dr. Payson. The popular idea enshrouds him as the most pious of men—an anchorite in habit, a recluse in social life, a man who never opened his mouth except on religious topics, who exhorted and prayed wherever he went, and like John the Baptist, spent his life in warning men to flee from the wrath to come. The papers, sermons, and memorials published, give the sombre side of his life. His brighter thoughts, if he had any, have been carefully suppressed. His memoirs set him forth as a misanthrope, who knew no

sunshine and no joy, who dwelt constantly on the dark side of life, and whose utterances were sad and mournful as the tones of a passing bell. The bright sparkling things that he said have been suppressed in his published works.

PAYSON AS A MAN.

Pious, devoted, and eloquent he was, without doubt. But he was a genuine man of the world—genial, social, joyous, cheerful, and witty. He was one of the most companionable of men. His congregation was made up largely of sea captains, who were not pious, though their wives were members of the church. These men knew Payson, understood him, and loved him. Rough, tough, hardy seamen, whose mothers, sisters or wives belonged to the church, were proud of their pastor. Among this class he won many of his trophies. He knew how to adapt himself to all classes and conditions, and in the best sense, to become all things to all men. He knew that a word fitly spoken only, was profitable, and he knew when to speak that word. He sailed with his parishioners, and often made a voyage to the South. His coming on board was hailed with joy by the cabin and forecastle. He was a faithful friend to the sons of the sea. His presence cast no cloud over the rough sports of the voyage, in which he often joined. He knew the ropes of the ship, and took off his coat to share in the toils of the sailors. He could reef or haul in sails, man the boats, fish, climb to the mast head, tell stories, and make himself a seaman among the crew. The tars believed the parson was born to their craft. Like all genial, large hearted men, Payson

loved a good horse, and took no one's dust. He was a good judge of horse-flesh, and rode and drove finely. In this sport he rivalled Dr. Hawks.

DR. PAYSON KNOCKING DOWN THE PINS.

With several of the families belonging to his congregation, Dr. Payson spent a summer in Saratoga. He was the idol of his friends, and the sea captains regarded him as a model man. A company was made up for a game at bowling. Dr. Payson was one of the party. An enthusiastic captain said to a looker-on, "Dr. Payson is going to roll; he will beat the whole company, you see if he don't." The man who preceded Dr. Payson, got a ten strike. "Your parson can't beat that," said the man addressed, "He may do as well, but he can't do any better." "I don't care," said the captain, "Dr. Payson will beat them all, you see if he don't." The doctor approached his work with great deliberation, with his coat off. He got a ten strike. He knocked down the boy as well as the pins. "There," said the excited captain, "I told you Dr. Payson would beat them all, and he has done it."

OUTWITS A MAN OF THE WORLD.

A gentleman in Portland took an exceeding dislike to Dr. Payson. In a season of marked religious interest, the man boasted that he would put a stop to Payson's revival. He erected a building in his own yard and threw it open for dancing and kindred festivities. His wife, however, became interested in the work, and joined Dr. Payson's church. It is a New England custom to invite the minister and his family to tea—not to

do so is a great breach of courtesy. Dr. Payson was invited to tea by the wife of the gentleman referred to; the man giving his consent on condition that no blessing should be asked at the table. To save appearances, it was agreed that tea should be handed round. The host had never met Dr. Payson socially, and was introduced to him under his own roof. Dr. Payson was a perfect master of human nature. He was one of the best talkers of his time. He had great tact, and understood the fitness of things. His conversation was smooth, and flowing as a river; full of humor and good common sense. He could match a man of the world at any time, and hoist an engineer with his own petard. He was a practical man; at home in history, art, trade, commerce, politics, and religion. He knew the tastes of the man whom he was to meet, and opened a conversation on the very topics in which he was especially interested. The host was charmed with the minister. In the midst of the conversation, the servant and the tea tray appeared. The man felt ashamed of the subterfuge adopted to prevent Dr. Payson from exercising his profession. To the astonishment of his wife, he ordered the tray to be set on the table, and said to his guest, "Dr. Payson, will you ask a blessing?" The pastor won. The gentleman became a fast personal friend, and a member of the church. When the High Street Church was formed, its first meeting was in the dance house erected to break up Dr. Payson's revival. When the real character of Dr. Payson is considered, it is easy to see how a church, balancing between Unitarianism and orthodoxy could give Dr.

Payson a call, as the Parish of Portsmouth did, now known as the Unitarian parish of that town.

HIS INFLUENCE OVER THE YOUNG.

Dr. Payson had great power over the fashionable, the gay, and the young. His manliness, his marked ability as a preacher, his genial, social qualities, won for him the admiration and confidence of all classes. A gay young doctor in Boston, belonging to the élite of the city, lived near a church in which Dr. Payson was preaching a series of sermons. One evening, the young doctor came down, dressed for an evening party. The tone of the bell reminded him that Dr. Payson was preaching near him. He had an hour to spare, threw on his cloak, went into the church to while away his time, and took a seat near the door. He became interested, remained till the close of the service, and from that casual sermon, became one of the most eminent christians of New England. Through all his professional life, he stood at the head of the surgeons of the land.

LXV.

HARLEM LANE.

CENTRAL PARK AND FAST HORSES.—HARLEM LANE.—DAN MACE THE HORSEMAN.—HIS STABLES.—CELEBRATED MEN ON THE ROAD

A FEW years ago New York had neither horses, parks, nor driving-places. The lumbering animals attached to the heavy carriages were the laughing stock of other cities. Bloomingdale Road was somewhat of a drive when it was reached. It was a long distance from the city, the roads were miserable, and there was no interest in a drive in that direction. The laying out of Central Park, with its fine boulevards, made a market for showy and costly teams. The men of Wall Street had Harlem Lane put in order, and it became the "road" of New York. From Central Park to Macoom's Dam the drive is fine, and the exhilaration of an afternoon there worth observing. Anywhere on Fifth Avenue above Twenty-fifth street, a great procession of teams can be seen moving along towards the trotting course. The most famous horses in the world, with their owners or drivers, move up this fashionable thoroughfare. Two classes of horses

are seen. Horses of immense size and strength, very showy and elegantly caparisoned, are for the Park. Long, lank, bony, slab-sided, gawky-looking animals, that would not bring fifty dollars at auction, are the trotters, bound for Harlem Lane. A man is "nowhere" in Wall Street unless he keeps a fast team. What racing is to the English, trotting is to New York. Fabulous prices are paid for a fast horse. When a new animal is to be brought out and shown off, whose time is remarkable, Wall Street is as excited over the intelligence as if a great "corner" was pending.

HARLEM LANE.

This great thoroughfare is known as "the road." It is reached through Central Park, out of the northern gate, and turning sharply to the right on 110th Street. A narrow isthmus leads to a long, narrow road. It was a common path before it attained the dignity of a street. One side is lined with hotels and drinking places. On the other side are open fields. It is a mere turnpike, in the worst possible repair; the soil is heavy, and in wet weather, driving is unpleasant. The road is full of holes and ravines, and the surest horses break up often to save themselves from falling. Here the great stock men, speculators, dry goods men, and eminent New Yorkers can be found any afternoon. The exhilaration on the road is intense, for every steed is put to his best ability. Excitement and peril unite. Every man for himself. The teams are quite as much excited as the drivers. Flying, dashing, cutting across, moving in opposite

directions, with unearthly yellings, make a scene indescribably exciting. Men of seventy compete with men of thirty. Lads of sixteen give an octogenarian all he can do. Bankers, brokers, speculators, old men and young men, clerks, draymen, cartmen, butchers, merchants, doctors, counsellors, ministers, in pell-mell New York style, are tearing up and down the road, till the brush is over, and the tying-up sheds receive the foaming steeds.

DANIEL MACE.

Wall Street is as helpless about horses as a dry goods man is about stocks. Fast horses are very few. A horse that can outspeed the fleet ones on the road can command any price—thirty or fifty thousand dollars even. A man must be a good judge of a horse to buy him right. There are as many bogus horses on the road as there are bogus lines of stock on the street. A horse must be known, and his pedigree traced. A sharp, successful broker on the street is quite likely to be duped by a horseman. A horse that appears well may be unsound, wicked, vicious. The time attributed to him may be bogus time. A horse may trot well on the course and be distanced on the road. Few owners of fast teams are competent to drive them. They are at the mercy of professional horsemen. A horse that shows great speed on the course is bought by a speculator, for if he can beat some of the celebrated teams, he will command an immense price. The driver is bought up by the other side; the horse breaks, or in some way loses the trot. There are a few horsemen that cannot be bought or sold. New

York has always had one or two men whose integrity was above suspicion. Their judgments were sound, their honor unstained, and if a horse they drove did not win the race, it was because he could not. Hiram Woodruff was one of that class. At his death by common consent his mantle fell on Daniel Mace. He is, without controversy, the best driver in America to-day. His friends assert that his equal cannot be found in the Old World. He is a small man, slim and spare, with an agreeable face and courteous manners, and is under thirty years of age. He has some rare qualities which commend him to the confidence of the street. He is intelligent, gentlemanly, and affable. He is honest, in the road meaning of that term. The most celebrated trotters and elegant establishments on the road and in the Park are owned by Wall Street brokers. Men buy through Mace, and have the utmost confidence in his judgment and integrity. The wealthiest men will not accept the time of a horse unless Mace drove him, and such confidence is placed in his knowledge of horses, that men employ him to visit different parts of the country and test the speed of trotters offered for sale. Fifty, and even one hundred thousand dollars, are often staked on the speed of a horse. Ten thousand dollars slipped into Mace's hands would not turn the fortunes of the day. He is very temperate, using neither spirits nor tobacco. Men who drink hot whiskey punches on the road, like him all the better that he drinks nothing but hot lemonade. In his stable on forty-seventh street he has the finest stud of horses in New York, outside of Bonner's stable. He understands the treatment of horses.

There is a system now universally adopted, for grooming and feeding valuable horses. They are fed regularly, four times a day. Oats mixed with bran and steamed with boiling water, is the favorite food. Chopped feed is not allowed, and but little hay. The hours of feeding are, six, nine, one, and nine. The horses are muzzled after their meals, to prevent them from eating their bedding. The stalls are usually box stalls, and are lined with leather and stuffed, for the protection of the animals. Fast as these horses are driven, it evidently does them good, and not harm. "Lantern," nineteen years old, is as fleet and vigorous as ever. "Post-boy," driven furiously for ten years by his owner, who was one of the hardest of drivers, is as nimble and swift to-day, as when the lines were first drawn over him.

ON THE ROAD.

At a slow pace the great procession moves up toward the Park. A short trot over the fine drive-ways within the Park, leads to the Lane. In every direction teams can be seen coming up, single and double, driven by their owners, by grooms, or by celebrated horsemen. The road, through its entire length, is crowded. It is easy to select the celebrated teams as they go by like the wind. Mace comes along, with "Little Dan," and "General Sherman," or other celebrated horses. Gradually the reins are shortened—the handles are seized—a turn is taken round the corners—the horses give a snort, and settle themselves down to work. Everybody gives way to Dan Mace. One might as well compete with the telegraph. Cool, collected, the master

of his team, this prince of drivers flies over the road like the wind; cutting in, cutting out, crossing, driving through a scud of teams, not an inch to spare on either hand, he passes horses at the top of their bent as if they were standing still. His famous halloo can be heard half a mile,—“HOO-HOO-HOO-HOO-OO-OO-OOH!” till the smoking team have the blankets thrown over them in the shed.

CELEBRATED MEN ON THE ROAD.

The heat, excitement, and turmoil of Wall street, as the day wanes, is transferred to Harlem Lane. Crowds of visitors who have no teams for fast driving, or who cannot afford the expensive luxury, crowd the piazzas of the hotels to see the display and partake of the exhilaration. No other city on the continent can present such a sight. The leading men of New York, and of the nation; financiers, speculators, wealthy brokers, millionaires, and men who were mere adventurers twelve months ago; professional men of all grades, merchants, men high in government office, and the leaders of the New York ring, mingle in the excitement of the road. Others affect the style of wealth and elegance on the Park, and do not aspire to fast trotters.

LXVI.

FISHMONGERS' ASSOCIATION.

FISHMONGERS' ASSOCIATION.—AIMS OF THE ASSOCIATION.

A STRANGER would hardly go to the New York fish market to find sharp and successful financiers, who are well known on the street. But among the busy throng who carry on the great trade in the fish market, near Fulton street, will be found some of the richest and most successful business men in the city. Men who stand from 4 o'clock in the morning till past meridian; who are receiving cargoes, and sending fish in boxes to every part of the country; who wear heavy fishermen's boots coming above the knee, who are dressed in tarpaulin jackets, and wear a sailor's rig or a fisherman's outfit; covered from head to foot with the juice, the brine, the slime of their trade, will be found some of the millionaires of New York, who have secured fortunes in their somewhat repulsive occupation. Many of them own the finest teams that course over the road. Their families ride in gay turnouts on the Park. Many of them have fortunes and could retire from business if they would. Over the reeking chambers where the slimy trade is carried on, are snug little rooms, hand-

somely carpeted, and arranged with wardrobes. Some of these men, who look like dock laborers, go up stairs when business is over, change their business suit for a fashionable rig, take their teams which are brought to the door by servants, and drive out among the fashionables, like gentlemen, as they are. They prefer work to idleness. They relish their recreation when the rugged business of the day is over. They eat no idle bread, and they want none. Some of these men are aldermen, and city officials, and persons who have favors to ask or requests to prefer, visit the officials at their places of business. It is curious to watch the astonishment of such parties, who, when they call for the alderman, find the response coming from a rough, hardy, and athletic man, rolling a barrel of fish from one end of the room to the other.

FISHMONGERS' ASSOCIATION.

This is a private organization which built and own the New York fish market; which market supplies the city and country with fish. The extent of the business done by this association may be learned from the fact that one member pays a government tax of \$195,000 a year, and the eighteen stalls do an average business of fifty thousand. The association is composed of thirty-seven members. They own the building and outsiders cannot interfere. No one can have a stall in the market but a member of the association, and these stalls, eighteen in number, are worth annually \$1,500 rental. The location is one of the best in New York, for vessels come up to the very doors of the market, and the tide is so strong in this special point, that the

water is as pure as at Sandy Hook. The eighteen stands in the market monopolize the entire wholesale trade. Two hundred and fifty sail are employed in supplying the market. Salmon is brought from California by railroad. Vessels visit every part of the world, the Banks, Sable Island, Cape Sable, the extreme North and South, and are coming and going all the time. Live fish are brought in tanks, which are built in the vessel, and dead fish are packed in ice, in compartments made for the purpose. Vessels coming in at night unload at once, and tanks sufficient for any emergency fill the slip, into which the live fish are placed.

At 4 o'clock in the morning, precisely, business commences. Parties may be on the ground as early as they please, but there is no buying or selling till 4 o'clock. The heavy gong sounds exactly on the hour, and trade begins. All New York, New Jersey, Philadelphia, Baltimore and Washington;—Troy, Albany and all the intermediate places up the river, are supplied by the fishmongers of New York. The best mackerel come from Newport; the finest salmon from Penobscot, and the best halibut from St. George's Bank and Sable Island. At 4 o'clock, precisely, in the afternoon, business closes as it began, by the sounding of the gong, and there is no trade after that hour.

AIMS OF THE ASSOCIATION.

The Fishmongers' Association have a charitable drift, like their great namesake in London, which is one of the richest and most popular institutions in England. Members of the Royal family are glad to sit down at

the costly boards; or Ministers of State, Ecclesiastical dignitaries, Members of Parliament and the literati are proud of an invitation. The New York Association is securing a fund for charitable purposes. It has laid the foundation of a fine library. Eminent men of the city are becoming honorary members, and the Association promises to rank among the beneficent Institutions of New York.

FULTON FISH MARKET.

The fine market built by the Fishmongers' Association, close by Fulton Ferry, covers what was once one of the worst fronts on East River, and cost \$126,000. The entire amount of business done here every year amounts to more than \$3,000,000. Retailers in the city, hotels, restaurants, and private houses, and hotels everywhere, including the summer resorts within a radius of two hundred miles, are furnished with fish from this market. People go to Coney Island, and other seaside places, to get the famous dinners of fish "fresh out of the water." But the fish are fresh only from the water tanks and ice boxes of Fulton Market. Even clams and soft shell crabs, that can be dug and caught in any quantity at Coney Island, go to the city and come back to be eaten at the island.

LXVII.

COLLECTOR KING.

THE GLITTER OF OFFICE.—RUINED POLITICIANS.—DUCHESS OF ORLEANS.—
MR. KING IN HIS COUNTRY HOME.—OFFICIAL VEXATIONS.—SUICIDE.

THE most coveted offices in the gift of the Government, are in Wall Street. There is more honor in filling the Embassy to the Court of St. James, but there is more money in being collector of the port of New York. The office of Collector, Sub-Treasurer, Surveyor, Post-master, and District Attorney, are dazzling prizes in the eyes of politicians. They are the reward of distinguished political service, or liberal donations to a campaign. Judge Pierpoint gave ten thousand dollars to aid in the election of General Grant, and received his present office as a reward, valued by nobody at less than thirty thousand dollars a year. The perquisites and pickings of a New York Collector are estimated all the way from fifty to a hundred thousand, or more. There is always on the incoming of any administration a strong fight over the New York spoils. But few men seem to prosper who secure these coveted prizes. The style of living, the company officials are obliged to keep, the habits

they indulge in, the constant drain upon their purses, their time and their health, seem too much for them. The fable of the Duchess of Orleans applies with full force to the officials of Wall Street. In accounting for the singular misfortunes of her family, the Duchess once related this legend. A Princess was born to a noble house. The fairies were bidden to greet its birth. They assembled around the cradle of the royal child, and laid their gifts on its head. One bestowed beauty, another wealth, another talent, another position. One elf who had been neglected, came uninvited. Unable to reverse what her sisters had done, she mingled up a curse with every blessing. But few men have been more fortunate in the dazzling positions offered by government on the street. Men of reputed wealth, go into office and retire bankrupt. Men of the highest honor come out stained. Men of marked ability elsewhere, seem to be mere drivellers when they touch the public money. Swartwout began, while collector of the port of New York, those gigantic frauds unknown in official life before, which have been so painfully common since. Curtis was appointed collector when his repute was very high, and his ability very marked, and he died in a mad-house. Draper added nothing to his honor, lost the reputation he had previously obtained for ability, and was removed under a cloud. One of the most distinguished business men in the city, gained the highest post under the government in the street. His career had been a remarkable one in the city. He had been a poor boy, a successful clerk, the vigilant and energetic head of a large dry goods house, and

had shown extraordinary executive ability at the head of a leading financial concern. He threw the whole away for the glittering bauble which promised him a fortune in a year, held office but a little while, and passed out of sight, from among the business men of the city. Over the finances of the government in Wall Street, a gentleman was placed. He was introduced with a great flourish of trumpets, and his executive force and integrity were especially lauded. He was charged with using his position to aid the gold gamblers, by which his own pockets were to be lined. In a critical time he had early information of the purposes of government, and is said to have used these intimations for the profit of his associates. He was deeply implicated in the conspiracies of the "Black Friday," when the fortunes of so many thousands were swept away, through the recklessness of half a dozen men. Officially, his days were few and another took his office.

A sadder history than has been written about most of the Wall Street officials, is connected with the name of Collector King. At the time of his appointment, the office of collector in New York was a scene of most bitter strife and contention. The pay of the position was large, and the political patronage given to the collector made him a sort of king among politicians. Draper could not weather the storm. The contestants in the city were too numerous and too bitter to be pacified. Mr. Lincoln, worn out by the strife, resolved to end it by the appointment of an outsider. Mr. King resided in St. Lawrence county; a man advanced in years, enormously fleshy, and every

way unfitted for the strife and bitter contention which awaited him in New York. He came down to the city, and was hailed as the most fortunate of men. His appointment showed him to be the confidential friend of the President. He was at the head of official patronage in New York. His income would be regal, not less than one hundred thousand dollars a year. What could any man wish more. From the start, he was assailed on all sides. He was annoyed by unscrupulous men, who hung about his office. The pressure for removal and appointment was immense. Suits at law were commenced against him and for a man who had been at the head of the Senate, and had enjoyed its reserve and dignity, the vexations of his position were irksome in the extreme. Men dogged him to his hotel, assaulted him on his way to his meals, and crowded his rooms till midnight. He could not get up so early that visitors were not at his door ready to enter. His health gave way under the pressure, and he was taken to his country home for repose. Recovering in a measure, he returned to the city one Saturday afternoon. On Sunday preceding his death, he had a talk with Thurlow Weed. He announced himself disgusted with business, tired of office and tired of life. He was miserable, he said, and wished to die. But for the great crime of committing suicide, he would die in a minute. A settled melancholy covered him like a pall. It was not thought best to leave him alone, and watchers were put in his chamber. While they slept, he walked out. Passing down Barclay street, he entered a hardware store, where he was well known, bought two bags of shot, which he put into the pockets

of his overcoat. He walked down to the Jersey City ferry, and when the boat was about half way across stepped over the chains, deliberately laid his hat on the boat and disappeared. His body was subsequently found on the Jersey side and buried with honor. He was an honest man, kind in his feelings, and wanted to do right. He accepted the position of collector with great reluctance. The glittering bauble of position cost him his life.

Of late years, and since the efforts to effect civil service reform, the pay and perquisites of the collector of the port of New York have been largely reduced. The office is no longer the rich placer and especial reward for some favorite politician that it was formerly. It is still the most lucrative and important federal appointment in the city; but it no longer controls political influence and elections to the extent it did a few years ago. The Custom House used to be a power in managing State elections, and was a decided local force in presidential contests. Now-a-days, the Custom House is run more on business, and less on political principles, and the gain to merchants and importers is proportionate. The Custom House has always been a retiring hospital for decayed politicians, broken-down merchants, and even literary men and journalists, who received clerkships and good pay for merely nominal duties. This part of the force has been somewhat reduced.

LXVIII.

GENERAL CHARLES G. HALPINE.

THIS gentleman, so well known by his *nom de plume*, Miles O'Reilly, was one of the most talented, versatile, and popular members of the press. He was a poet, orator, and writer. He was born in Ireland, in July, 1829. His father was an Episcopal clergyman, and his ancestors, on both sides, were either in the church or army. Before he was twenty-one, he imbibed the principles of the "Young Ireland" party, and became the only "green sprig" in an intensely Orange family. His father died about the time Halpine obtained his majority, and died in embarrassed circumstances. Halpine came to this country, and settled in Boston, in 1852. He soon made his mark as a writer on the *Boston Post*. In connection with B. P. Shillaber and others, he started the "Carpet Bag," a semi-comic weekly paper, which had a large circulation, but came to an untimely end for want of proper business management. On his removal to New York he became the correspondent of the *Boston Post*, and also of the *London Morning Chronicle*. He wrote the editorials in the *News* when it was National Democratic, and subsequently became associate editor of the *New*

York Times. In 1857 Halpine purchased one third interest in the *Leader*, the organ of Judge Douglas. In 1858 he became assistant district attorney, and was elected a member of Tammany Society. There was hardly a subordinate office in the city that he did not fill. He was secretary in the post office, clerk of indictments, secretary of the street department, clerk of chancery records, private secretary to Mayor Tiemann; besides rejecting the clerkship of the Supreme Court, and various other offices. During all this time his connection with the daily press was kept up. He wrote for the *Herald*, *Times*, *Tribune*, and corresponded with the press around the world. He contributed articles for *Harper's*, *Putnam's*, and the *Atlantic*. His volume of poems gave him much distinction. The lampoon on the American flag, "Hail, thou flaunting lie!" was published in the *Tribune*. It brought down severe animadversions on Mr. Greeley; and though Halpine was always ready to acknowledge the authorship, the editor of the *Tribune* would not allow him to do so.

In April, 1861, Halpine went out as second lieutenant in the famous Sixty-ninth of New York. He aided in throwing up Fort Corcoran, the first important earthwork of the war. He was gazetted as captain in June, and rose rapidly till he became assistant adjutant-general in the field, which position he maintained till the close of the war. He became chief-of-staff of the Tenth Army Corps, and participated in all the operations along the coast. In 1862 he was on the staff of General Halleck, then general-in-chief. He was appointed to several positions in the regular army, wh' ch

he declined. He tendered his resignation in consequence of the loss of sight, which was formally accepted by Secretary Stanton, in a manner more complimentary than the war secretary often gave.

On his return to the city he resumed his connection with the press, which he did not entirely suspend during the war. He started a weekly paper, which has been a marked success, and is known as the *New York Citizen*. The office of register is one of the most lucrative in New York. Tammany Hall, Mozart, and the Conservatives had each a candidate for register in the field. Halpine nominated himself for the office, and won the prize by a majority of twenty-two thousand.

When General Halpine was eighteen years of age, he married a young English lady, whose father was in the army. He left five children, two sons and three daughters. He died at thirty-nine years of age, but looked less than thirty. Under the average height, he was thick-set, and well built, with light hair, and an expressive eye. He was generous, high-minded, and hospitable. He made friends on all sides, and attached them to him with great tenacity. He was reliable as a friend, and courteous to those who differed from him. His industry was indomitable. He worked like a draught-horse; and besides his duties as register, which would be enough for an ordinary man, his literary labors were enough for an editorial staff.

General Halpine died suddenly, at New York, August 2, 1868, mourned by a vast number of friends. The streets through which the funeral *cortège* moved were densely crowded. The pall-bearers comprised fourteen of the most distinguished political, literary, and professional gentlemen of the city.

LXIX.

THE METROPOLITAN FIRE DEPARTMENT.

ITS ORIGIN. — THE NEW FORCE. — THE HORSES. — THE ENGINE HOUSES. — AT A FIRE. — THE GOVERNMENT OF THE DEPARTMENT.

ITS ORIGIN.

THE act creating a paid fire department was passed March, 1865. It disbanded the volunteer companies, and created a force under the control of commissioners appointed by the governor. The old force was very corrupt and unreliable. The engine houses were filled with loafers of every description. The noise and confusion on the streets on occasions of alarm were very great. Citizens were annoyed, and the sick and dying disturbed, by the yelling of runners who attached themselves to the engines. Racing and fighting between companies were common; disputes between companies hindered operations at fires, and often ended in blows. False alarms were frequent, to bring out the machines. Thieving was generally practised by hangers-on who got within the lines, and runners meddled with the duties of firemen. The organization of runners was very large, and very formidable, and very profitable. On the

coming in of the new department it was violently resisted. The constitutionality of the law was tested in the Court of Appeals. When the act was sustained by the court, an effort was made by bold, bad men to disband the volunteer organization at once, and leave the city without protection against fire. In the Metropolitan Police Department were many old firemen, and they were organized to meet the emergency of the occasion. From July to November, 1865, three thousand eight hundred and ten volunteers were relieved from duty as firemen.

THE NEW FORCE.

The new department was organized with a chief engineer, at a salary of four thousand five hundred dollars, an assistant engineer, and ten district engineers. There are thirty-four steam fire engine companies, each composed of a foreman, an assistant foreman, an engineer of steamer, a driver, a stoker, and seven firemen, in all twelve men. There are twelve hook and ladder companies. The engines and apparatus are drawn by horses. The Metropolitan Fire Department is composed of five hundred and four men, and one hundred and forty-six horses. The steam engines, costing four thousand dollars each, are built in Manchester, New Hampshire, by the Amoskeag Manufacturing Company, and are the cheapest and best that are built in the country. The foreman of each company receives thirteen hundred dollars, the engineer twelve hundred dollars, the assistant engineer eleven hundred dollars, and the firemen one thousand dollars each. The department demands the whole time of the men. It cost, in

1867, eight hundred and ninety-three thousand dollars to run this department.

THE HORSES.

The horses connected with the fire department are among the most remarkable in New York. They are the best that can be found, and are selected with great care for the work. One person is employed to make purchases, and to it he devotes all his time. The docility and intelligence of the horses are remarkable. They are never unharnessed, but stand in the stable ready for a start. They are fed twice a day — at six in the morning and six at night. The movement of the the engines is regulated by telegrams from headquarters. On an alarm of fire, the station that gets the notice does not telegraph to other stations, but to the headquarters. A gong is attached to every station-house, and the ringing of that gong is as well understood by the horses as by the men. As soon as it sounds, the horses back with a bound, and tear out of their stalls in a furious manner, rush to their positions at the engine, and are harnessed in an instant, without a word being spoken. If the gong does not sound, the word "Back!" produces the same effect. When the alarm sounds, the men can be seen loitering on benches or lying down. They spring for their caps, the horses rush for their places, every part of the harness is fastened with a snap, and in fifteen seconds from the time the alarm sounds, the men are in their places, horses are harnessed, the driver is in his seat, the fire lighted, and the steamer on its way to the fire. After ten o'clock at night the firemen are allowed to go to bed. A strict



FIRE-ENGINE ON DUTY

watch is kept, and but thirty seconds are needed to arouse, to harness, and to get under way. The drivers are forbidden to go beyond a certain speed. The foreman runs on foot before the engine. The driver may keep up with him, but he must not go past him. The horses are groomed with great care, and are daily exercised when not used before the steamer. They are not allowed to be harnessed or rode under the saddle, but must be exercised by walking gently before the engine-house. These horses, fiery and spirited, are so trained that they will stand all day and all night in the midst of the confusion of a fire, the crackling of the flames, and the crash of falling buildings. The chief engineer has to attend all fires. He keeps his horse ready harnessed, and when the alarm-bell sounds he knows exactly where the fire is, and moves towards it at once.

THE ENGINE HOUSES.

These rooms are models of neatness, and some of them are very elegant. They are no longer scenes of debauchery and dissipation, nor are they crowded at night by herds of loafers, who lodge at the expense of the city. Twelve men occupy the room. They have each a specific work to do, which occupies their time. The basement contains the kindling-wood and the furnace which keeps the water in the engine hot. On the ground floor are the engine-house and the stables. Everything is ready for a start. The engine is in perfect order. The kindlings and coal are placed under the boiler. A swab, saturated with turpentine, lies on the platform on which the stoker stands. Four firemen's caps hang on the engine. They belong to the

engineer, assistant engineer, fireman, and stoker. Two of these men are always in the room. If the fireman goes to dinner, the engineer remains. If a fire breaks out in his absence, he does not return to the engine-house, but starts for the fire, the alarm signal telling him where it is. No fireman is allowed to appear at the fire without his cap. This he will find on the engine when he reaches the conflagration. A large dormitory over the engine-room, fitted up with every convenience, furnishes the sleeping quarters of the men. Great care is taken in securing persons for the department. They must be in sound physical health, have good moral characters, be quiet and industrious. No person not a member of the force, without a permit from headquarters, is allowed to enter the engine-houses. The telegraph system connected with these places is as perfect as can be conceived. The telegraph is under the charge of the foreman. When an alarm is telegraphed from any station, it must be repeated, and the number of the station-house that sends it given, or no attention is paid to it. If it is a false alarm, the foreman who sent it is held responsible. Every message is recorded, with the name of the sender. No station-house or engine-house can be certain when a message is coming, therefore they must be continually on the watch. If a response is not immediate, an officer is sent to the delinquent station for an explanation. While I was at the headquarters, to show how rapidly the communications were made, the superintendent of the fire alarm called the roll of every station, bell-tower, and engine-house in the district, including New York, Harlem, and Westchester County. Answers came back from every

station, and the time consumed in calling the roll and getting returns was just thirty seconds.

AT A FIRE.

The police of the city have charge of the order to be observed at a fire. Ropes are drawn at a proper distance, and no one allowed inside the lines except the firemen and officials, who wear their badges on their coats. Thieving and robbery, which were so conspicuous in former times, and so profitable, do not now exist. The men are not allowed to shout, or make any demonstrations on their way to or from the fire. Only certain persons are allowed to ride on the engine. Furious driving subjects the party to immediate arrest, and if repeated, to dismissal.

THE GOVERNMENT OF THE DEPARTMENT.

The whole department is under the charge of a commission, of which General Shaler, the efficient commander of the First Division of the New York State troops, is president. Every department of the force is run with military exactness. Men are tried for violations of duty and breaches of law before the full board. The officers are held responsible for all the property under their care, and nothing is furnished to them except on a requisition, signed and countersigned after the regulation of the army. Rules are laid down for the exercise and drill of the horses, their grooming, when they should be fed, how much they shall be fed, and what shall be given to them. The men are drilled and exercised in everything that pertains to their duty. They are daily exercised in

the manner of hitching up the horses to the apparatus, which exercise, with the intelligence and intuition of the horses, enables this to be done in a time so slight as to seem incredible. New York may, indeed, congratulate herself upon having one of the most complete, efficient, and well disciplined fire departments in the world.

The recent addition of several steam fire engines has greatly increased the efficiency of the force. The department has been extended to Morrisania and beyond to cover the new territory in Westchester county annexed to the city. The department as now organized is probably superior to that of London or Paris. With the insurance patrol as well as the police, precautions against fire are now more careful than ever. The telegraph alarms, and the frequency of district telegraph offices, with their private connections with stores, hotels, and dwelling houses, make it easy to summon assistance at the very outbreak of a fire, before it can make much headway. The days of great sweeping fires in New York seem to be over, and the damage generally is confined to the building or block in which the fire originates. The department and its workings have been examined by deputations from all over the country, and the local organizations of most American cities are modeled upon the fire department of New York.

LXX.

FIRST DIVISION NATIONAL GUARD.

FORMATION OF THE DIVISION. — THE MILITARY AS A POLICE FORCE. — THE MILITARY AND RIOTS. — THE SEVENTH REGIMENT AND THE ASTOR PLACE RIOT. — MAYOR WOOD'S RIOT. — AN EPISODE. — THE FINALE. — FIRST DIVISION AND THE WAR. — PRESIDENTIAL RECEPTION. — THE PARADES.

NEW YORK has always had occasion to be proud of her military organizations. Since the Revolution there has been a corps of volunteer soldiers, on whom the authorities have relied to enforce law and preserve peace. For many years New York was without police. A few watchmen patrolled the streets at night, most of whom were laboring men through the day, and added to their scanty income by guarding the city at night. In all cases of brawls, riots, and all disturbances of the peace, the magistrates relied entirely upon the military. This force were voluntary soldiers, in every sense of the word. They purchased their own uniforms, when they had any, and their arms and equipments. They paid for their armories, and the expenses for music and parades were borne by an assessment on each member. Yet for eighty years the city military has been sustained, and when the new organization took place in 1862, the volunteer city troops numbered

thirteen thousand men, some of them in the highest state of discipline, with expensive armories, uniforms, and equipments, and the whole division was unequalled by any volunteer organization in the world.

FORMATION OF THE DIVISION.

At the close of the revolutionary war the city troops were organized as artillery, and were designated as the First Division of Artillery. The commandant had under him all the ununiformed militia of the city. Till 1867 there had been only three commanders of this division: General Stephens, who organized the division of artillery, General Morton, and General Sanford. General Sanford held his position for thirty years, and was the oldest commissioned officer in the state. In 1846 the old military system was abolished, and the First Division of uniformed troops created. The commander of the First Division of Artillery, outranking all others, took command of the new military district, including the city and county of New York, with Staten Island. In 1862 the law was again changed, and the city troops became the First Division of the National Guard. It is composed of four brigades, and musters thirteen thousand men. Under the new construction the arms and uniform are provided by the United States. The city of New York appropriates five hundred dollars a year to each regiment for an armory. Parades, music, and other expenses are borne by the troops. To keep such a body of men together, to subject them to the proper drill and discipline, to make them bear their own expenses, which the First Division has done for eighty years, to keep the peace at all

hazards and under all forms of excitement, to quell riots, shoot down their fellow-citizens when ordered so to do, to take their lives in their hands when called upon by their commanding officer to expose themselves,— to do this because they choose to do it, and to uphold the laws on all occasions, reflects great credit on the commanding general and the troops.

THE MILITARY AS A POLICE FORCE.

Till the coming in of the Metropolitan Police, the city troops held the quiet of New York in their hands. With the exception of a few riots, the city has always been celebrated for its good order and quietness. It is full of desperate men, ready for plunder, robbery, and arson. It is the headquarters of the crime of the country. It is easy to hide in the multitude of our people. The dens, dark chambers, underground rooms, narrow alleys, and secret retreats, render criminals more safe in the city than in any other part of the land. But for the presence of the military nothing would be safe. Banks would be plundered, men robbed in the streets; no man could sleep safely on his own pillow; property and life would be as insecure as they were in Sodom. There is something very remarkable about the New York military. It represents every phase of life, from the highest to the lowest. It embraces every nationality. The Seventh Regiment is essentially New York. The Sixty-ninth is wholly Irish. In the time of the Know-Nothing movement, the Seventy-first Regiment became American, *par excellence*, and no man was allowed to join it unless he was born of American parents. Besides this, there were German

regiments, regiments heterogeneous, regiments composed mainly of Jews; yet the whole division has been a unit in preserving public peace and enforcing law. Questions have come up that have agitated the whole community, and men have risen against the law. From thirty to fifty thousand men have filled the Park, defying the authorities, and threatening to destroy public property; Wall Street has been crowded with maddened men, assembled to tear down the banks; mobs have gathered on political questions,—and on every one of these exciting topics the city troops have had as much direct interest, or indirect, as any of the rioters, and, as individuals, have been as much excited; yet, as soldiers, they have never shrunk from their duty. They have promptly obeyed every call of their officers, have been under arms night and day for many days, placed their cannon in the street when ordered to do so, and were as reliable in any crisis as if they had no interest in the city and not a friend in the world. There is not a rogue in the Union that does not know that should he overpower the civil authorities, a few sharp taps on the City Hall bell would bring ten thousand bayonets to the support of law; and that the city troops would lay down their lives as quickly to preserve the peace as they would to defend the nation's flag on the battle-field.

THE MILITARY AND RIOTS.

One of the earliest riots was known as the Abolition riot, in which the houses and stores of leading abolitionists were attacked and sacked. The military were called out, and a general conflagration prevented.

During the great fire in 1836, which swept all New York, from Wall Street to the Battery, and from Broad Street to the water, the military were on duty three days and three nights. The day Mayor Clark was sworn into office, he received a letter from the presidents of the city banks, informing him that the banks were to suspend specie payments, and that they feared a riot. The mayor was terribly frightened, and sent for General Sanford, who assured the mayor that he could keep the peace. The next morning Wall Street was packed with people, who threatened to tear down the banks and get at the specie. The First Division was called out. There was probably not a man in that corps who was not as excited, personally, as the maddened throng that surged through the streets; yet not a man shrank from his duty, or refused to obey his commander. The First Division were marched to the head of Wall Street, except the cavalry, who were stationed around the banks in the upper part of the city. General Sanford planted his cannon on the flagging in front of Trinity Church. The cannon commanded the whole of Wall Street. He then sent word to the rioters that his fuse was lighted, and on the first outbreak he should fire upon the rioters, and that peaceable citizens had better get out of the way. The announcement operated like magic, and in a few minutes there was not a corporal's guard left in the vicinity of the banks. The citizens knew that the troops would do their duty, and that silent park of artillery was an efficient peace corps.

THE SEVENTH REGIMENT AND THE ASTOR PLACE RIOT.

This famous corps, of which the city has always been so justly proud, came prominently into notice during the Astor Place riots. As the military was composed of citizens taken from the banks, stores, shops, and places of mechanical toil, people regarded the troops rather as holiday soldiers than men organized for sanguinary conflicts. Within the lifetime of the generation that organized the riot, the troops had never come in contact with the citizens. It was not believed that they would fire on their friends if ordered so to do, and the threats to call out the military were received with derision. If called out, it was presumed that they would fraternize with the people. The friends of Macready, the English actor, and of Forrest, had succeeded in creating a high state of excitement about these two men. Clinton Hall was then an opera house. Macready had an engagement, and was to appear in that place. A riot ensued. The Seventh Regiment was called out to quell it. They marched to their position, and, in obedience to orders, they fired on the mob. From that moment they took their high place in the confidence of our citizens as the conservators of peace, which position they have never lost. Their discipline, soldierly bearing, full ranks, and splendid marching, have been the theme of universal praise. On the first visit of the corps to Boston, the Bostonians received with much allowance the eulogiums on this fine corps. On reaching the city, an immense concourse greeted the regiment at the station, and followed it to the Common, where thousands of

citizens were gathered to look on the soldiers, the boast of New York. The regiment formed in line on the great mall. The mighty concourse were hushed to silence, as not an order was given. The regiment stood in exact line, like statues. Soon the clear, ringing tones of the commander shouted out the command, "Order — arms!" Down came every gun, as if moved by machinery. Boston was satisfied. Shouts, bravoes, and clapping of hands rent the air. With the second order, "Parade — rest!" the regiment was nearly swallowed up alive.

MAYOR WOOD'S RIOT.

On the formation of the Metropolitan Police, with Simeon Draper at its head, Mayor Wood organized an armed resistance to the force. He shut himself up in the City Hall, closed the iron gates, and filled the inside of the hall with the old police, with Matsell at its head, gave orders to resist unto blood, and to admit no one. Recorder Smith had issued warrants for the arrest of the mayor, and the new police, under Captain Carpenter, were ordered to serve the warrants. The Park contained not less than thirty thousand men, the larger part of whom were friends of Wood, and were resolved to sustain him in his resistance to the new order of things. Wood's police were armed with clubs and revolvers, with orders to use both if it was necessary to resist an entrance into the City Hall. The location of the new commissioners was in White Street, and their friends were assembled in full force around their quarters, as Wood's friends were assembled in the Park. The day before, General Sanford had served

a warrant on Mr. Wood, and the understanding was that all warrants from the new commission should be served through the commandant of the First Division. Under the notion of vindicating the law, two additional warrants were issued, which the commissioners resolved to have served on Wood by their own men. The attempt would have been madness. The officers would never have reached the City Hall steps. They would have been pounded to jelly by the maddened men who filled the Park, who were yelling, screaming, shouting, frenzied with excitement and bad whiskey, and cheering for "Fernandy Wud."

General Sanford had fifteen thousand men under arms. His cannon commanded both White Street and the City Park. He went to the commissioners in White Street, and reminded them of the agreement that all warrants should be served through him; that if the new police undertook to serve papers, they not only would be destroyed, but that the lives of a thousand men would be taken before peace could be restored. "Better a thousand lives lost, than that the dignity of the law be not upheld," said the commissioners. "Perhaps so," replied the general, "if you and I are not among the slain."

AN EPISODE.

While these scenes were being transacted with the new commissioners, an interesting episode occurred, in which the Seventh Regiment bore an important part. That regiment had accepted an invitation to accompany Governor King to Boston, and participate in the celebration of the battle of Bunker Hill. March-

ing down Broadway to embark, the regiment was ordered to halt in front of the City Hall to aid General Sanford in serving a warrant on Mayor Wood. The general entered the City Hall in company with the sheriff, served the warrant, and left the mayor in charge of that officer. Supposing the difficulty was over, the regiment were allowed to embark for Boston. Considering that their dignity had been lowered by the aid General Sanford rendered, the commissioners the next day got out two additional warrants (to which allusion has been made), which they were resolved the civil force should serve. General Sanford told the Commissioners that they could not serve them, and that he should not allow them to be served. "And how can you prevent it?" said the commissioners. "I have cannon in the streets, and troops under my command, and I shall use both if it is necessary. I will not allow the peace of the city to be broken." "Well," said the commissioners, "we'll have a force here very soon who will protect us, and authority that will outrank you." Taking the hint, General Sanford went to the telegraph office, and sent a telegram to the colonel of the Seventh Regiment, to the purport, "Stay where you are; finish your visit. You are not needed in New York."

Previous to this a telegram had been sent to Governor King, signed by the new commissioners, to which was added the name of the brigadier general of the First Division. The purport was, "Return immediately, and bring with you the Seventh Regiment." Governor King received the telegram just as he arose to make a speech under the *marquée* on Bunker Hill. He sup-

posed New York was in the hands of rioters. He had no doubt but that General Sanford was killed, as his name was not on the telegram, while that of a subordinate officer was. Greatly excited, Governor King left the tent, gave orders for the immediate return of the Seventh Regiment, took the noon train, and reached New York at eleven at night. The regiment immediately marched out, and descended the hill on their way home. At the foot of Bunker Hill they were met by General Sanford's order, countermarched, and went back to their festivities.

THE FINALE.

After assuring the commissioners that they would not be allowed to attempt to serve the warrants, General Sanford took Captain Carpenter and Captain Leonard by the arm, and walked up to the City Hall. Wood had not resisted the sheriff. He recognized General Sanford's authority ; but he said he would not have a warrant served on him while he was alive by any member of the new police force. The crowd was so dense in the Park that a lane had to be made for the officers, and they went single file up to the iron gates. Matsell was in charge. General Sanford announced his coming, who his companions were, and what their business was. They had come from the Police Commission to serve warrants on Mayor Wood. The general ordered the gates to be opened, or he should batter them down with his cannon. Matsell reported the order to Mayor Wood, and he ordered the gates to be opened and the gentlemen admitted. They found the mayor in his private office, attended by his

counsel, Judge Dean. He was as bland as a summer's morning, was very glad to see his friends, had the warrants examined by his counsel, who pronounced them all right; and, though he had said he would resist unto death, he was very tame in his submission. The mayor was ordered to send away the police force from the City Hall, which he immediately did. This being done, the gates of the City Hall were thrown back, and the crowd quietly dispersed. Governor King sought an interview afterwards with General Sanford, and thanked him for his wise measures in preserving the peace of the city. The 1863 riots transpired during the absence of the military from the state. Had the city troops not been in Pennsylvania, that flagrant outrage would not have been attempted.

FIRST DIVISION AND THE WAR.

Every regiment in the First Division, through its colonel, offered its services to defend the capital when it was supposed to be in danger. The Seventh Regiment was the first to march out of the city. It was immediately joined by the leading regiments, who remained in the field as long as their services were needed. Over one hundred thousand men went from this city to the support of our flag during the war. Nine thousand men at one time have been in the field in connection with the First Division. Three thousand seven hundred and eighty officers were in the conflict who had belonged to the First Division of our city troops. They were in command of regiments raised in all parts of the country.

PRESIDENTIAL RECEPTION.

It has been usual for the First Division to tender a reception to the President of the United States on his first official visit to New York. This has been done since the days of General Jackson. On his way to the tomb of Douglas, President Johnson passed through New York. The First Division tendered him the usual escort. The courtesy gave great offence to many of our citizens, and shortly after General Sanford was removed, as his friends say, for tendering the escort to President Johnson and his suite. The division has never been political, and never can be while it retains its efficiency as a military organization.

THE PARADES.

There is no public recreation afforded to our citizens that gives such genuine and general pleasure as the parade of the division. Thirteen thousand men under arms, handsomely uniformed and equipped, with banners, music, and display, are an attractive sight. Broadway is cleared. The city for miles sends its tribute to the pavement. Thousands look on the pleasant sight, and the troops are cheered through the whole line. There is in no part of the world so fine a volunteer corps. When it was proposed to send the Seventh Regiment of New York to the Exhibition at Paris, as a specimen of our volunteer military, the idea was derided. France, it was said, is a nation of soldiers, and we would simply make ourselves ridiculous in sending young men from the warehouse, the office, and from trade, dressed up in uniform, as a specimen of American

soldiers. The crowned heads of Europe would laugh at our raw troops, when compared with the standing armies of the Old World. But the Seventh Regiment would have created a sensation in Paris. With the exception of the Imperial Guard of France, there are no such soldiers in England or France. The men in the British army are very small. The government has been obliged to lower the standard of size to get men to serve at all. The soldiers in the French army look stunted. The nation seems to have been swept to put dwarfs in uniform. In discipline, military drill, precision, and soldierly movements, neither the French nor English soldiers will compare with our first-class regiments. I do not refer to the Imperial Guard who attend on the Emperor's person, which is the finest body of men I ever saw. The First Division embraces the most vigorous, liberal, and noble-hearted of our citizens. Smart, energetic men, whether merchant or mechanic, with shrewd and successful young men, are found in the National Guard. Whatever they undertake is a success. A concert, a fair, a testimonial, or a lecture, if they take hold of it, is sure to succeed. If any one wants aid or assistance, and can enlist the sympathies of the military, money is poured out like water. Our citizen soldiery are the great conservative element of our community, the guardians of law, and the true bond of unity between the different sections of our country.

LXXI.

HON. JOHN KETTELAS HACKETT,
RECORDER OF NEW YORK.

THE RECORDER'S COURT. — RECORDER HACKETT. — THE RECORDER ON THE BENCH. — SENTENCING CRIMINALS. — COURT OF GENERAL SESSIONS.

RECORDER'S COURT. •

— THIS court is coeval with the city. It was borrowed from the English. The recorder of London was a dignitary of great consequence, and the lord mayor's special adviser. The most honored and the wisest magistrates were assigned to this position. In New York the court has cognizance of criminal offences, from felony to capital crimes. The city judge is the assistant of the recorder, and presides alternately with him. The room in which the court is held is small, but pleasant. It is crowded during the sessions of the court with jurymen, lawyers, witnesses, friends of the accused, eminent men, and with rogues and thieves of all degrees. On the left of the recorder, below the jurymen, huddled together in a row, are from fifty to a hundred of the most desperate criminals, thieves, and pickpockets that can be found in the city. They are well known to the judge and to the police. They like

the excitement of a criminal trial. They take an interest in their friends who are before the court. They study criminal law. They learn how the prosecution can be broken down. They learn the sharp practice of the law, and when to plead guilty to a small offence to escape conviction of a heavier penalty. They are very sharp in committing crime, and adroit in escaping punishment. They express their gratification when one of their friends escapes in a very audible manner, not always heeding the gavel of the judge who raps to order.

RECORDER HACKETT.

He is the son of the world-renowned Shakespearian actor, James H. Hackett. His grandfather was a native of Holland. He is a Knickerbocker, as have been almost all of the recorders. He held a front rank among the advocates at the New York bar. For several years he was associated with the corporation counsel in the trial of municipal cases. He is a splendid specimen of a man, over six feet high, and of graceful and robust proportions, with a full, powerful frame, a clear blue eye, and a voice sonorous and very musical. He commands the respect of all who have business at his court. He is bland in manner, but very decided and firm. He has the reputation of being severe in his sentences, but he is so tender and humane in pronouncing them, and so eminently just, that he secures the respect of all. He is a perfect gentleman on the bench, courteous and affable, as much so to the poorest prisoner as to the counsel that defends him. The best criminal lawyers practise before the recorder. Wealthy

clients demand the leading talent; pettifoggers and Tombs lawyers also address his honor. But they are put on their best behavior. If they deceive, resort to any tricks, are guilty of misrepresentation, they are turned out of court. Policy keeps them respectable and honest before the recorder.

THE RECORDER ON THE BENCH.

Promptly on the hour the recorder takes his seat, raps with his gavel, and calls to order. He dresses elegantly and in fine taste. In personal appearance he well becomes his station. One of the institutions of this court is the clerk, Mr. Henry Vandervoort. He is tall, slim, very courteous in his manner, and kind towards the prisoners at the bar. He is sixty years of age, but would not be taken for more than forty. He has been thirty-five years the clerk of this court. His long connection with desperate men has not hardened his spirit nor chilled his courtesy. He is an encyclopædia of criminal law. To the recorder he is invaluable. He knows all the trials, statutes, penalties, precedents, and authorities needed for every occasion.

SENTENCING CRIMINALS.

The day for pronouncing sentence is one of great interest. Testimony that cannot be legally produced on the trial is heard in mitigation of the penalty. The patience, kind-heartedness, and courtesy of the recorder here come into full play. The position of the judge is one of great delicacy. While he gives the criminal the benefit of a doubt in every case, he must take care that clemency does not interfere with justice. He

deals with the most desperate men and women. Before his eyes roguery is daily committed. Stars combine to clear the guilty. Every artifice is resorted to to excite sympathy. Sick women, who have no connection with the case, are brought into court to work on the feelings of the judge. Pretended mothers and sisters cry and snuffle at the bar. Babies are hired for a day in court. All this the recorder knows.

Atrocious criminals plead guilty to a minor offence, or throw themselves on the mercy of the court: such get the full penalty of the law notwithstanding. A prisoner to whom clemency can be shown is sure of a merciful sentence if he pleads guilty. When a heavy penalty is pronounced, it is uttered in the tone of sincere regret, prefixed by the remark, "My duty compels me to sentence you to the full term allowed by the law." The great mass of prisoners in this court are young: from sixteen to thirty. Whether sentenced or discharged they get good advice from the recorder. Frequently citizens of respectability and high standing are brought up for assault and battery, or for breaches of the peace: in such cases respectability and standing avail nothing. "You are old enough to know better than to commit the offence with which you are charged." Some claim a lenient sentence on the ground that they agree politically with his honor. "Prisoner, if you are a Democrat, you ought to know better than to do as you have done. I shall sentence you to the full term allowed by law." In trials or in sentences the recorder is prompt, clear, and brief. His charges embrace only the points in the case that the jury have to consider. No impertinent counsel

rides over him. When a noisy brawler objects to a question, the recorder says, "I shall admit the question. You must appeal." The tone and manner indicate that nothing more need be said.

COURT OF GENERAL SESSIONS.

The Court of General Sessions is nearly coeval with the settlement of New York. It was recognized in the Dongan Charter of 1684, in the time of George the Second. It was founded in the time of Charles the Second, when the city was called "The Ancient City of New York." The curious old black letter manuscript in the archives of the New York Historical Society contains the original formation of this court, its oaths, jurisdiction, and privileges. It has coördinate jurisdiction in criminal cases with the Court of Oyer and Terminer, over which presides any justice of the Supreme Court of the state. It has jurisdiction of all crimes committed in the county of New York. Two police magistrates have power to try and sentence all criminals guilty of misdemeanors. The Recorder's Court can try only cases where indictments have been found by the grand jury. The grand jury is a body composed of twenty-three members. They are required by law to appear in open court, and present their indictments through their foreman. All criminals have a right to a trial by jury. If, when arraigned before police magistrates, criminals demand a jury trial, they must be sent up to the Court of Sessions, to be tried before the recorder. No one can spend a day in the Recorder's Court without interest

and profit. By no other officer who represents the city and county is the law better upheld, justice more honorably or humanely administered, and crime more surely punished, than by the recorder of the city New York.

COURT OF SPECIAL SESSIONS.

The Court of Special Sessions is held at the Tombs on Tuesdays, Thursdays, and Saturdays. The Police Justices take turns in presiding, and three of them sit at once. The cases brought before them are those sent from the Police Courts, many of them having been so sent by the very justices who will now finally try them. The charges include such matters as aggravated assaults, petty larceny, desertion of families, abuse of children or animals, and other minor crimes or misdemeanors which merit punishment by fine or by brief terms of imprisonment in the Tombs, or the Penitentiary on Blackwell's Island. The judges are also the jury, and after hearing the testimony they put their heads together and decide what punishment shall be imposed, which the presiding justice announces, and sentences the prisoner. The court room is always crowded with curious or interested auditors and spectators.

LXXII.

REV. DR. SAMUEL OSGOOD, OF THE
CHURCH OF THE MESSIAH.

UNITARIANISM IN NEW YORK. — DR. OSGOOD AS A THEOLOGIAN. — DR. OSGOOD
IN THE PULPIT. — NEW CHURCH.

FOR more than thirty years Dr. Osgood was a leader among Liberal Christians. He afterward became an Episcopalian. The following is a photograph of him as he was during his twenty years' ministry in the Unitarian Church of the Messiah: His hair is dark, his step elastic, and for vigor and fervor in the pulpit he is in the prime of his strength. He was installed successor to Rev. Dr. Dewey, in 1849. He took rank at once among our foremost preachers. He early identified himself with the cause of education, and has felt especial interest in the commercial and religious welfare of the city. He is one of the best platform speakers in the land. He prepares his sermons with great care, leaves his manuscript in his study, and brings to his pulpit the freshness of extemporaneous speaking and the accuracy of a written discourse. He is moderate in his views, and is more of an eclectic than a partisan. He is a genial and intelligent companion, a man of

catholic spirit, and blends himself thoroughly with the humanities of the age.

UNITARIANISM IN NEW YORK.

There has always been a great deal of what usually passes as Liberal religion in New York. But most of it was outside of church organizations, and known as free-thinking in the olden time. At the beginning of the nineteenth century the present Liberal Christian body had no open representatives here except a small society of Universalists, who held orthodox doctrines in almost all points, except of final universal salvation. The liberals themselves, who held Christian usages, were generally scattered through the leading churches. The ultra churches, who quarrelled with all revelation, met in clubs and conventicles of infidels.

The first Unitarian preaching was given by Dr. Channing, April 25, 1819, in the Medical College, Barclay Street. This was followed by regular worship in a hall on the corner of Broadway and Reade Street. The first Congregational Church, as such, was incorporated on the 19th November, 1819. It laid the corner stone of its edifice in Chambers Street, April 29, 1820. Edward Everett preached the dedication sermon, January 20, 1821. Rev. William Ware was ordained pastor, December 18, 1821. On November 24, 1825, he laid the corner stone of the second Unitarian Church, on the corner of Prince and Mercer Streets. Over the second church Rev. William P. Lunt was ordained, June 19, 1828. Mr. Lunt was succeeded by Rev. Dr. Dewey in 1834. The second church edifice was destroyed by fire in 1837. In 1839 the congregation dedicated

the new Church of the Messiah, on Broadway, opposite Waverley Place. Dr. Osgood succeeded Dr. Dewey in 1849. Rev. Henry W. Bellows succeeded Mr. Ware in the first church, January 4, 1839, and removed to the new edifice, the Church of the Divine Unity, on Broadway, in 1845, and removed to All Souls Church, where Dr. Bellows now ministers. The third Unitarian Church, under Rev. O. B. Frothingham, was erected on Fortieth Street within a few years, after he had preached some time in a hall. He represents the more radical portion of the Unitarian body, while Dr. Bellows represents more the old denominational faith.

DR. OSGOOD AS A THEOLOGIAN.

While Dr. Osgood represents the Unitarian faith, as held by Channing and his associates, he has perhaps more of what is called the Broad Church spirit, and is less inclined to sectarian aggression, having always retained much of the moderate temper of his early pastor and teacher, President Walker. He is on friendly terms with our leading clergy of other denominations, and has exchanged with Methodist and Universalist ministers.

Dr. Osgood was born in the town of Charlestown, Massachusetts, in 1812. In August, 1837, he was ordained over the Congregational Church in Nashua, New Hampshire. He had there a very successful ministry. He was called to the Westminster Church, at Providence, Rhode Island; whence he removed to the Church of the Messiah in this city. As a writer he has been prominent. He holds a ready pen, and writes with great force and elegance. In 1836 he edited the

Western Messenger, at Louisville, Kentucky. From 1850 to 1852 he edited the Christian Inquirer, in this city. He has been a very valuable contributor to the Christian Examiner, and to the Bibliotheca, and other quarterlies. His autobiography, entitled, "Mile Stones on Life's Journey," has had a very wide circulation. In 1858, before the students of Meadville Seminary, he gave his celebrated oration on the "Coming Church and its Clergy." In 1860, on the inauguration of President Felton, he gave the oration before the Alumni at Harvard. He was the preacher before the Ancient and Honorable Artillery at their two hundred and twenty-ninth anniversary in Boston. His theme, "The Old Line of Manhood, and the New," was handled with masterly ability. He also published a volume of essays, and many discourses and papers. For eighteen years he has written a series of vacation letters in the summer, from Plainfield, Connecticut, where he has a beautiful estate, which is made to combine literature and religion with landscape and art.

Dr. Osgood is somewhat of a Churchman in his feelings. He has an evening service, with chants and responses, much like the old church vespers. He has never, however, read prayer, except in the Sunday school and in certain ordinances. He keeps up the old Puritan usage of free prayer. This movement for a more responsive service, that he favors, has now widely extended itself. The American Unitarian Association are now publishing an extensive hymn book and liturgy in one volume. Dr. Osgood is very laborious in his parish. His pastoral visits are numerous. He preaches twice on the Sabbath, gives an address to the

Sunday school every Sunday afternoon, and conducts a large Bible class. His theology is very much of the liberal evangelical school of Germany. The late Richard Rothe is his favorite author.

DR. OSGOOD IN THE PULPIT.

He wears the silk gown without the bands. He comes in from his vestry, and assumes his duties with great reverence, answering well Cowper's description of the pastor, who, conscious of his awful charge, is anxious mainly that the flock he feeds should feel it too. In his preaching he dwells much on the divine nature of Christ, and presents the gospel less as a system of ethics, and more as a communication of divine life, than is common with Unitarian preachers. In his mind Jesus Christ is the actual Mediator between God and man, not only by the historical world, but by the perpetual spirit, and in him we find our true union to the Father. He keeps affectionate and fraternal relations with the Unitarian body, and takes the name, but never calls himself anti-Trinitarian. His Unitarianism consists in affirming the spirits of God, and his unwillingness to ascribe to them any plurality of persons, while he accepts the great manifestation of the one God, as Father, Son, and Spirit. He quotes with favor Dr. Dorner's definition of the Godhead, which affirms that "God is one absolute personality in three modes of being." He showed his Broad Church affinities by putting a volume of S. W. Robertson's sermons with one of Dr. Channing's under the corner stone of his new church.

He has always taken a decided patriotic stand in the

pulpit. Although not a preacher of party politics, when the war broke out he had the children of the Sunday school sing the Star-spangled Banner on the church steps while the flag was hoisted upon the church tower. He has always held Dr. Channing's anti-slavery views, and affirmed the wrong of slavery, yet deprecated insurrection and bloodshed on the part of agitators, until the slave power made war upon our northern freedom. Since the war he has favored kindly yet decided measures of reconstruction, such as shall secure the liberty of the freedman, and in due time restore all the seceding states. In his Thanksgiving sermon, November 28, 1867, he urged the people to repeat the administration of Washington, and call to the chair of Washington the bold and sagacious soldier who had borne the sword and upheld the flag of the father of his country.

Dr. Osgood mingles freely in social affairs, especially literary and public, and speaks often in their behalf. He is an impressive speaker, and secures rapt attention, whether in the pulpit or on the platform. He has practised extempore speaking from his boyhood, and is master of the art.

THE NEW CHURCH.

In 1849, when Dr. Osgood took charge of the Church of the Messiah, it was located far up town. It was surrounded entirely with magnificent dwellings, and was in the aristocratic part of our city. Nearly all the wealthy and eminent men lived in that neighborhood. A volcanic eruption would not have devastated that portion of the city more thoroughly, as far as dwellings are concerned, than have trade, hotels, and boarding-

houses. The Church of the Messiah was emptied. It was simply a question whether the pastor should follow his flock or abandon his ministry. Eligible lots were obtained on Fourth Avenue and Thirty-fourth Street. On it the society has erected a church, which, for solidity, elegance, and completeness, has not been exceeded by any church edifice in New York. It is in the Rhenish style, and Byzantine Gothic. It is very churchly. The pulpit is unique, and embodies the altar and the cross. Every portion of the church is symbolical of the Messiah. His words are engraven on the arches and placed on the capitals. The portico is in a style of peculiar richness, and is adorned from designs wholly original, and taken from nature, expressive of charity, piety, beneficence, innocence, and love. The huge cross of stone which is placed on the side of the building, running from the wall beyond the eaves, is a very impressive symbol. The house will seat about twelve hundred, and cost about two hundred thousand dollars. The congregation is one of the richest in New York. Dr. Osgood's taste would lead to a less sumptuous edifice. But his people feel that they are entitled to one of the best houses of worship in the land, and so the present costly structure takes its place among the public religious institutions of New York.

In 1869, Dr. Osgood resigned his pastorate of this fine church and went to Europe. On his return, in 1870, he joined the Protestant Episcopal Church, and from being the most prominent preacher among Unitarians in the city, he became much less conspicuous in his new creed.

LXXIII.

BISHOP ONDERDONK.

WHEN I first became acquainted with Bishop Onderdonk, he was under the ban of his peers. He had been tried for alleged immoralities, and suspended as a bishop and as a priest. He was not allowed to officiate or to preach. He was decidedly the ablest man that has ruled the see of New York for many generations. In personal appearance he resembled Napoleon the First, of which fact he was quite proud. He was elevated to his position as bishop from the honorable post of assistant minister to Trinity. He assumed the mitre in troublesome times. What is now known as Ritualism was making havoc in the church — candles were placed on the altar in the day time ; worshippers bowed at the name of the Savior ; the priest turned his back on the congregation, and preached in the white surplice rather than in the black gown. Symbols of popery, as they were called, were introduced into many churches. Over these innovations Bishop Onderdonk threw the protection of his official position. The hot contest culminated in the ordination of Andrew Carey. His church notions were so extreme that he was accounted more of a Catholic than a Protestant. Against the

protest of many presbyters and laymen, the bishop decided to ordain Mr. Carey. While the services were in progress, two rectors, belonging to this city, left their pews, and walked up the aisles to the chancel, and openly protested against the admission of Carey into the church by ordination. This public protest created the wildest excitement in the congregation. The bishop pronounced the objections frivolous, and proceeded with the service. His friends declare that the persecutions which ended in his suspension originated with the Carey ordination.

Besides being High Church, Bishop Onderdonk had great executive ability, and ruled the diocese, it is said, with an iron hand. In the midst of the excitement created by the Carey ordination, the Episcopal Convention of the state came together. It was composed of churchmen high and low. The session was one long to be remembered. Men were too heated and excited for calm discussion. The bishop's rulings were sharp, and on more than one instance he shut off debate, as some thought, unfairly. Judge Duer, of the Superior Court, was in that convention. He was one of the ablest judges in the state, and a very influential member of the Episcopal Church. He was not friendly to the bishop, and the bishop knew it. He arose to address the convention. The bishop refused to hear him, and ordered him to his seat. He was not accustomed to such peremptory commands, and he insisted upon his right to the floor. The bishop thundered out, "Sit down, sir! sit down!" To this imperious command the judge submitted. The convention was greatly excited, and all knew the matter would not end there.

Within a year from that hour the bishop was silenced, and the ban was never removed.

The diocese of New York always believed their bishop to be a martyr. Had their voice been heeded, he would never have been silenced. To the day of his death he was their bishop, and he was *de facto* the bishop of New York. He lived in the Episcopal residence. His salary was paid by the standing committee, and paid first, before the assistant bishop could draw his pay.

The bishop regarded his trial and sentence as a punishment for his official acts, which he performed in good conscience. He thought the sentence unjust, but bowed to it with great meekness. During the long term of his suspension, the quiet and patient spirit that he exhibited — under what he conceived to be his wrongs — won the admiration of strangers, though it failed to touch the hearts of his brethren. The bitterness of his foes followed him to the tomb. On receiving his sentence, he withdrew at once from public gaze and from public life. He selected Dr. Seabury's church as his home, for the doctor had been his life-long friend. In this church Carey had been ordained, and was made assistant minister. All the honors and attentions that could be lavished upon the bishop by the Church of the Annunciation were paid to him. He attended the daily service of the church as well as the Sunday. It was a touching sight on communion days to see this aged man leave his pew alone, and lead in the communion, as became his rank, — his form, bent with sorrow rather than age, his step slow and

heavy, as if pressed down with some great grief, — and so kneel alone at the altar to receive the bread and wine.

After his suspension he seldom left his house, except to attend church. He withdrew from all social and ecclesiastical gatherings; received individuals who called upon him, but entertained no company. He seldom rode or walked in public. On the death of Bishop Wainwright, great efforts were made to restore the bishop. The House of Bishops refused the request, on the ground that the bishop not being penitent, he could not be forgiven. He replied that, having committed no wrong, he could not confess what he had not done. He was the wronged man, and had borne the injustice for fifteen years without complaint. His peers judged him guilty of contumely, and refused to lift the sentence. After the election of Bishop Potter, satisfied that there was no hope that the ban would be removed during life, he sank rapidly, and was soon borne to his burial. Few men have such a burial. His funeral was attended by an immense throng. The highest honors of the church were lavished upon his memory. His life-long friend, Dr. Seabury, preached a funeral sermon — which was more a eulogy than a sermon — from the felicitous text, “He was a burning and a shining light, and ye were willing for a season to rejoice in that light.” He was the beloved bishop of Trinity Church. They caused to be erected to his memory a costly memorial in marble, which adorns the Episcopal Ca-

thedral. With a delicate chisel the artist has represented a deadly serpent darting his venomous fangs at the bishop,— a symbol of the calumny that drove him from his throne, and pursued him till he was laid away in his tomb.

Bishop Onderdonk was never deposed, but only suspended, and for some time the diocese of New York was virtually “ a church without a bishop,” till a convention devised the plan of electing a “ provisional ” bishop. Jonathan Mahew Wainwright was consecrated to this office in November, 1852, but two years afterward he died. He was one of the ablest and most eloquent men in the church. His successor was the Rev. Dr. Horatio Potter, long rector of St. Peter’s Church at Albany. He was consecrated as provisional bishop in November, 1854, when he was fifty-two years old, and on the death of Bishop Onderdonk, April 30, 1861, he became bishop of the diocese. It is a curious coincidence that the brothers of Bishops Onderdonk and Potter of New York both were bishops of the diocese of Pennsylvania, and Bishop Onderdonk of Pennsylvania, as well as his brother of New York, was suspended. In the lapse of years since the death of the New York bishop it is now generally believed that the charges against him were wholly unfounded, and that he was a much persecuted and entirely innocent man.

LXXIV.

AARON BURR AND HIS DUEL.

THE romance of Aaron Burr, by Parton, conveys about as correct an idea of the man as the likeness in the front of the book does of his personal appearance. Those who wish to know how Aaron Burr really looked will find a likeness of him in the State Library at Albany. It presents to the eye the features, expression, and general appearance of Burr ; such as we should expect from his well-known character. At the time of his death, Hamilton resided in Park Place, near Broadway. Burr resided at Richmond Hill, — an eminence that could be distinctly seen from Broadway near Prince. It has since been levelled, and the lots on Charlton Street and Varick occupy the site where Burr's house stood. It was a country residence, and Burr rode in his own carriage to his office. He was very civil to all parties, and was on good terms with the boys in the neighborhood, who opened and shut his gate for him as he rode in and out. Sometimes he would throw them a few pence as a reward. One who knew Burr well, played on his grounds by his permission, opened and shut his gate, held his horse, and performed other boyish service, is now a man,

and one of the most respected members of the Dutch Church. He says that he saw Burr daily for some time before he fought the duel in which Hamilton fell. His conduct was so strange as to attract attention. Daily Burr visited a part of his grounds, pistol in hand. Walking among the trees, he would pace off a given distance, mutter something to himself, turn, and fire at a tree. He was practising for his duel. After the death of General Hamilton, this fact being known, it deepened the belief that Burr intended to kill Hamilton. It intensified the indignation against him, and made New York too hot to hold him.

There are few memorials of Burr remaining in this city. The Manhattan Bank — one of the strongest and most profitable, a close corporation with a perpetual charter, which asks no favors, which has never suspended specie payment — is a monument of Burr's adroitness and perfidy. He carried the charter through the legislature, and gained for the bank one of the most valuable franchises ever granted by the state; and he did it by the insertion of a single clause which hid the real purpose of the charter.

Almost side by side, in the vicinity of Central Park, stand the country seat of Hamilton and the later residence of Burr. On a commanding eminence stands the mansion of Mme. Jumel. At the age of seventy-eight Burr wooed and won the wealthy widow. In her mansion he passed a brief honeymoon; squandered her fortune; made her jealous by his gallantries; quarrelled with her, and left her, never to return. He closed his eventful life on Staten Island. He lay sick, helpless, and deserted. But for the woman with whom

his connections were equivocal, who had compassion upon him, and rescued him from want, his end would have been miserable indeed. Old, destitute, and forsaken, he would have died without a friend. Just before he closed his eyes, Burr said of her, "You can say, '*She gave the old man a home when nobody else would!*'"

Aaron Burr's only legitimate child, his dearly beloved daughter, Theodosia, was married to Governor Allston, of South Carolina. Returning to visit her father in 1813, the vessel in which she sailed from Charleston was lost and never heard from. This terrible blow, and the suspense for months, during which the fond father hoped to hear some tidings of his daughter, perhaps that she was rescued from the wreck and carried to some foreign land, completely prostrated him. From that time Burr was a broken man, seeming not to care how he lived, or whether he lived at all. The present generation is disposed to look more leniently upon the career of Burr, to forget the alleged "treason" with which he was charged, but of which he was not convicted, and even to condone the crime of the duel to which he was provoked. His recent biographers, such as Davis and Parton, have brought prominently forward the better traits of the man, and he lives in history as one of the ablest and most conspicuous citizens of his time in New York.

LXXV.

REV. DR. JOHN DOWLING OF THE
BAPTIST CHURCH.

FIRST BAPTIST CHURCH. — REV. DR. DOWLING. — HIS EARLY LIFE. — IN NEW
YORK. — PERSONAL.

FIRST BAPTIST CHURCH.

As early as 1709, persons holding Baptist views met for worship in New York. At that time a Rev. Mr. Wickendon preached in a private house. He was arrested by the authorities, ostensibly for preaching without a license from the crown, but really for attacking infant baptism and the unholy connection of church and state. He was confined in prison three months. In 1745 a meeting of Baptists was held in a private house, and Rev. Mr. Miller baptized a few converts. The ordinance of baptism was administered in the night, through fear of a mob. Both the preaching and ordinances of the Baptists were attended with much peril. Considering it cowardly to immerse in the night, the little company appealed to the governor for protection. He not only granted it, but attended the ordinance, and stated his conviction that "immersion was the ancient mode." In June, 1762, the

First Baptist Church was recognized. Rev. John Gano was chosen pastor. He held that position, with great acceptance, for twenty-six years. From so feeble a beginning the large number of Baptist churches in New York had their origin.

REV. DR. DOWLING.

For nearly a quarter of a century, Dr. Dowling has been pastor of the Berean Baptist Church. He is a man of commanding stature, of imposing personal appearance, and is head and shoulders taller than his brethren. He is one of the best pulpit orators in the denomination. He has a fine head, a voice strong and melodious, an impressive earnestness of manner that fixes attention, with a great flow of language. He draws large congregations wherever he preaches. His church, over which he has so long been a pastor, is situated in one of the most undesirable locations in New York; yet his house is always full, and his Sunday school is one of the best. He prepares his sermons with great care, but does not read them. Great revivals have attended his ministry wherever he has been settled. He is a laborious student. There are peculiar freshness and vigor about his performances. Few men have written as much or as elaborately as Dr. Dowling. During the rage of Millerism, in 1843, he wrote one of the most popular and able books against that delusion. His defence of the Protestant Scriptures, which was very favorably reviewed, had a wide circulation. His great work on the History of Romanism is a monument of industry and learning — a mine of wealth, and perfectly exhaustive of the subject.

HIS EARLY LIFE.

Dr. Dowling was born on the sea-coast of Sussex, England, in May, 1807. His home was near the spot where William the Conqueror landed, and where he, in his celebrated battle of Hastings, drove the last Saxon king from the English throne. His parents were devout members of the Established Church. He was converted at sixteen, and accounting his infant baptism of no avail, he sought baptism by immersion at the hands of Rev. Joseph Ivirney, and united with the Eagle Street Baptist Church, London. He commenced preaching Christ in and around the city, and frequently in Baptist pulpits.

IN NEW YORK.

Dr. Dowling came to this country in 1832. He was ordained to the Baptist ministry on the Hudson River. Soon after, he removed to Newport, and preached to the Second Baptist Church with great success. In 1839 he became pastor of the Pine Street Baptist Church, Providence, where his ministry was attended by extensive and powerful revivals. In 1844 he was called to his present charge, where he has labored with great results, with the exception of a few years which he spent with the Sansom Street Church in Philadelphia. He was recalled to his old charge with great unanimity, and has continued a vigorous congregation from 1856 to the present time.

PERSONAL.

Besides the works referred to, of a controversial character, Dr. Dowling has published a large number of devotional and literary works, with occasional sermons

and addresses. His "Judson Offering," written mainly by himself, had a large circulation. His "Power of Illustration, as an Element of Success in Preaching and Teaching," is a text-book, and one of the most popular in the language; while his "Night and Morning, or Words of Comfort to those who are Sowing in Tears," has been blessed to thousands in seasons of revivals. Dr. Dowling is a man of catholic spirit, and a warm and genial friend. He exhibits in his own preaching the element of illustration as an element of success. His theme is the Cross, and he allows nothing to intervene between the Savior and the sinner. He is earnest in delivery, impressive, interesting, and diversified in his manner of presenting divine truth. The fruits are seen in his long and successful pastorate.

CHURCHES IN THE CITY.

The Baptist Church in New York is a large and influential denomination, with thirty-five churches in different parts of the city. One of the largest and finest of them is the First Baptist Church in Park Avenue, which is one of the most conspicuous ecclesiastical edifices in New York. The church also supports several liberally endowed charities, one of the principal of which is the Baptist Home for the Aged, in East Sixty-Eighth Street.

LXXVI

PHINEAS TAYLOR BARNUM.

HIS EARLY CAREER. — MR. BARNUM AS A PUBLIC CATERER. — THE THEORY OF SUCCESS. — REVERSES. — PERSONAL. — FAILURE AND SUCCESS.

MR. BARNUM is one of our most remarkable men. He was formerly a resident of the city. He lived among the millionaires, in a costly brown-stone house on Fifth Avenue, corner of Thirty-Ninth Street, and is a millionaire himself. He has retired from the details of active life, though he has the controlling interest in more than one public amusement. He has made and lost several fortunes, but in the evening of his life he is in possession of wealth, which he expends with great liberality and a genial hospitality. He is sixty-nine years of age, of temperate habits and prudent life, which insure him many years more of vigorous manhood.

HIS EARLY CAREER.

He was born in Bethel, Connecticut, and was trained in a village tavern kept by his father. He had a hopeful, buoyant disposition, and was distinguished by his irrepressible love of fun. At the age of thirteen he began life for himself, and married when he was nineteen. As editor of the Herald of Freedom he obtained

a world-wide notoriety. The sheet was distinguished for its pith and vigor. Owing to some sharp comments on officials, Mr. Barnum was incarcerated in jail, as his friends thought, unjustly. On the day of his liberation, his friends assembled in great force, with carriages, bands of music, and banners, and escorted him in triumph to his home.

MR. BARNUM AS A PUBLIC CATERER.

Mr. Barnum's first appearance as an exhibitor was in connection with an old negress named Joyce Heth, the alleged nurse of George Washington. His next attempt was to obtain possession of Scudder's American Museum. Barnum had not five dollars in the world. He did not pay one dollar down. The concern was little better than a corpse ready for burial. Yet he bound himself by terms fearfully stringent, and met all the conditions as they matured. He secured the person of Charles S. Stratton, the celebrated dwarf, known as General Tom Thumb, and exhibited him with astounding success. He secured the services of Jenny Lind, binding himself to pay her a thousand dollars per night for a hundred and fifty nights, assuming all expenses of every kind. The contract proved an immense pecuniary success. From the days of Joyce Heth to the present time Mr. Barnum has always had some speciality connected with his shows, which the world pronounces humbugs, and Mr. Barnum does not deny that they are so. Among these are the Woolly Horse, the Buffalo Hunt, the Ploughing Elephant, the Fegee Mermaid, the What-Is-It, and the Gorilla. But Mr. Barnum claims, that while these special features may not be all

that the public expect, every visitor to his exhibition gets the worth of his money ten times over; that his million curiosities and monstrosities, giants and dwarfs, his menagerie and dramatic entertainments, present a diversified and immense amount of amusement that cannot be secured anywhere else. A large-sized baboon has been recently on exhibition at the Museum. It was advertised as a living gorilla, the only specimen ever brought to this country. Mr. Barnum's agents succeeded in hoodwinking the press to such a degree that the respectable dailies described the ferocity of this formidable gorilla, whose rage was represented to be so intense, and his strength so fearful, that he came near tearing the persons in pieces who had brought him from the ship to the Museum. Barnum had not seen the animal, and when he read the account in the Post he was very much excited, and wrote immediately to his men to be very careful that no one was harmed. The baboon was about as ferocious as a small-sized kitten. The story did its work, and crowds came to see the wonderful beast. Among others a professor came from the Smithsonian Institute. He examined the animal, and then desired to see Mr. Barnum. He informed the proprietor that he had read the wonderful accounts of the gorilla, and had come to see him. "He is a very fine specimen of a baboon," said the professor, "but he is no gorilla." "What's the reason that he is not a gorilla?" said Barnum. The professor replied, that gorillas had no tail. "I know," said the showman, "that ordinary gorillas have no tails, but mine has, and that makes the specimen more remarkable." The audacity of the reply completely overwhelmed the

professor, and he retired without a word, leaving Mr. Barnum in possession of the field.

THE THEORY OF SUCCESS.

Mr. Barnum's rule has been to give all who patronize him the worth of their money, without being particular as to the means by which he attracts the crowd to his exhibitions. He justifies his little deceit in securing the visitor a greater amount of pleasure than he bargained for. Thus Warren sent an agent to Egypt to write on the Pyramids, in huge letters, "Buy Warren's Blacking." He knew the whole world would be indignant, but they would buy his blacking. When Genin, the hatter, gave two hundred and twenty-five dollars for the Jenny Lind ticket, all the world knew that Genin sold hats in New York. Barnum offered the Atlantic Telegraph Company five thousand dollars for the privilege of sending the first twenty words over to his Museum. The notoriety would be worth more than that sum. Leonard Gossling came out as Mons. Gossling, with French blacking. He drove a fine carriage through New York, drawn by a splendid span of blood bays, with "Gossling's Blacking" emblazoned in gold letters on it. Gossling drove the team, attended by a band of music. Jim Crow Rice introduced the blacking into Bowery Theatre, and was paid for singing an original blacking ditty. As Warren's blacking was good, as Genin's hats were first-class, and Gossling's blacking an excellent article, and they never befooled the public to its injury, no harm was done. On this principle Mr. Barnum has catered to public amusement for over thirty years. He has gotten up baby-shows,

poultry-shows, and dog-shows. He has ransacked creation for curiosities, and all the world has contributed to the novelty and value of his Museum.

REVERSES.

It has not been all sunshine with Mr. Barnum. His imposing villa at Bridgeport was burned to the ground. Anxious to build up East Bridgeport, he became responsible to a manufacturing company, and his fortune was swept away in an hour. The citizens of Bridgeport, without distinction of party or sect, assembled and expressed their sympathy with Mr. Barnum in his great embarrassment, and in "his irretrievable ruin," as they thought. But with wonderful sagacity he relieved himself. As a business man he has singular executive force and great capacity, and would have been successful in anything he undertook.

PERSONAL.

Mr. Barnum has held many positions of trust and honor. He was elected president of the Crystal Palace Exhibition in 1854. He was appointed by the governor of Connecticut State Commissioner to the Grand Exposition at Paris. He was elected to represent the town of Bridgeport in the legislature of Connecticut in 1865 and 1866. He was defeated for Congress in 1867, owing to the reaction which commenced in Northern States in regard to negro suffrage. Mr. Barnum has been a great friend to the temperance cause, and one of the most racy and eloquent of its advocates. He has a clear, flowing style, full of anecdote and points, which always draws crowds, and secures continued

interest. He lectures for benevolent and philanthropic audiences, giving away the entire proceeds. He was an influential speaker while a member of the legislature, being always distinguished for his practical good sense and sparkling wit. He received a telegram one day while he was speaking, announcing that the Museum was on fire, and that nothing probably would be saved. He laid the telegram on the desk, and finished his speech. He went to New York the next day, and found the Museum a pile of black, smouldering ruins. All that was left was the lease of the land, having eleven years to run. This lease was sold to James Gordon Bennett for two hundred thousand dollars, cash.

FAILURE AND SUCCESS.

Men who regard Mr. Barnum as a charlatan; who attribute his success to what he calls "humbug," "clap-trap," "exaggerated pictures," and "puffing advertisements;" who undertake to imitate him in these questionable performances, will find that the secret of his success does not lie in that direction. A wealthy man, after repeated reverses, he is. Whether he would not have been as rich without the "clap-trap," whether the titles "humbug," and the "prince of humbugs," which were first applied to him by himself as a part of his stock in trade, have not damaged beyond redemption his social status, are questions which I will not stop here to argue. But under all the eccentricity, jugglery, and tomfoolery, there was a business intelligence, tact, energy, indomitable perseverance, shrewdness, and industry, without which all his humbugging would have been exerted in vain. From distributing "Sears's

Bible" he became lessee of the Vauxhall saloon; thence a writer of advertisements for an amphitheatre, at four dollars a week; then negotiating, without a dollar, for the Museum, giving the proprietor what he asked, a piece of unencumbered land, as security, a mere morass, kept in the family because it was worthless, and nobody would buy it; outwitting a corporation who intended to outwit him on the purchase of the Museum over his head; exhibiting a manufactured mermaid, which he had bought of a Boston showman; palming off Tom Thumb as eleven years of age, when he was but five; showing his woolly horse, and exhibiting his wild buffaloes at Hoboken;—these, and other smart things that Barnum did, are well known to the public. But there are other things which the public do not know. Barnum was thoroughly honest, and he kept his business engagements to the letter. He cheated the proprietor of the Museum in the matter of the security. The impression he left about "Ivy Island" was, that it was a valuable farm in Connecticut, while it was a mere bog. On it he could not have raised five dollars in the New York market, where its value was known. But without that deception he would have lost the Museum, he argues. He kept his business engagement to the letter, as he intended to do, so his deception did not harm. Once in the Museum, he taxed every energy to the utmost to secure success. He adopted the most rigid economy. Finding a hearty coadjutor in his wife, he put his family on a short allowance, and shared himself in the economy of the household. Six hundred dollars a year he allowed for the expenses of his family, and his wife resolutely resolved to reduce that sum to

four hundred dollars. Six months after the purchase of the Museum the owner came into the ticket office at noon. Barnum was eating his frugal dinner, which was spread before him. "Is this the way you eat your dinner?" the proprietor inquired. Barnum said, "I have not eaten a warm dinner since I bought the Museum except on the Sabbath, and I intend never to eat another on a week day until I am out of debt." "Ah! you are safe, and will pay for the Museum before the year is out," replied the owner. In less than a year the Museum was paid for out of the profits of the establishment.

Barnum deceived in regard to the age of Tom Thumb, but his performances were genuine. The mermaid was a cheat, but the show at the Museum presented more for the money than any exhibition in the country. During the whole of his career, Barnum has exhibited a conscientiousness that borders closely on high religious principle. His extravagances were the mere froth of the bottle; the article beneath the foaming cover was genuine and stout. He believed in advertising, but knew well enough that it was money thrown away if he had not something to show. He staked everything he had in the world on his contract with Jenny Lind. He based his expectation of success, not on her voice simply, nor on her reputation as an artist, but her character for extraordinary benevolence and generosity,— these he knew would captivate the American public.

To say that he failed, and lost several fortunes, is only to say that he was human. His confidence in the clock company was extraordinary. It grew out of the

impulses of his generous and confiding nature, and his desire to aid his friends in building up a part of Bridgeport, and make the town prosperous. But the manner in which he relieved himself from these obligations and retrieved his fortune, exhibits the pluck, shrewdness, and business ability of the man. That he was shamefully and wickedly defrauded no one has any question. He did not owe a dollar of personal debt, and he resolved not to pay the clock notes. He considered any strategy fair to elude their payments, and free himself from the pecuniary obligation they imposed. He put all his property out of his hands; sold his Museum — over the left; came to New York, and commenced “keeping boarders.” He lived from hand to mouth; was arrested continually on suits, and brought up before the judges for examination, all which were duly chronicled in the paper. Clock notes were at a discount. It was said that Barnum had gone under so deep that he never would recover. The paper on which his name was placed was considered fit for the wastebasket or the stove. The notes were bought for a song and cancelled. When the last clock note was paid Barnum was himself again.

To relieve a friend, he went into court and offered himself as bail for the sum of five thousand dollars. It was a libel suit. Three of them were pending, and in all of them Mr. Barnum offered himself as security. The lawyer, desiring to imprison the defendant, was both vexed and impertinent. He put the showman through a course of examination. “Mr. Barnum, are you worth fifteen thousand dollars?” “I am,” was the reply. “I desire a list of your property before you

are accepted as further security," the lawyer said. So Barnum began to call off the articles of property that he valued at fifteen thousand dollars, requesting the lawyer to keep an accurate inventory. "One preserved elephant, one thousand dollars; one stuffed monkey-skin, and two gander-skins, good as new — fifteen dollars for the lot." Starting to his feet in indignation, the lawyer cried out, "Mr. Barnum, what are you doing?" "I am giving you an inventory of my Museum. It contains only fifty thousand different articles, which I intend to call off, and which I wish you to take down." The limb of the law appealed to the court. Judge Ulshoeffler decided that if the lawyer was unwilling to take Mr. Barnum's affidavit to his responsibility he must go on with the catalogue. The lawyer decided to take him for bail without a further bill of particulars.

There are no better rules for business success than those laid down by Mr. Barnum, which have guided his own course. Among them are these: "Select the kind of business suited to your inclination and temperament; let your pledged word ever be sacred; whatever you do, do with all your might; use no description of intoxicating drinks; let hope predominate, but do not be visionary; pursue one thing at a time, but do not scatter your powers; engage proper assistance; advertise your business; live within your income, if you almost starve; depend upon yourself, and not upon others."

Besides his town residence, he has a superb estate in Bridgeport, Connecticut, which is called Waldemere. Here he dispenses an elegant hospitality, and dwells in the confidence and esteem of his fellow-citizens in his native state. His business success has hardly a

parallel. The revenue books of the city reveal the fact that the Museum receipts for 1867 were considerably over four hundred thousand dollars, being far more than those of any other place of amusement in America, with only one exception. The doors were open from sunrise till ten P. M. A constant stream of visitors passed in and out all day. Country visitors, with valise in hand, visited the Museum from sunrise till the business hours commenced. Thousands made their inspection of this gallery of curiosities before they took breakfast or visited a hotel.

Mr. Barnum tried, several times, to retire from the show business, but the public would have him, and his later years have been distinguished by exhibitions of the most gigantic description, such as the "Hippodrome," and the "Greatest Show on Earth." These employed hundreds of men and horses, with special locomotives and trains of cars for their transportation, and made mints of money. A published statement in 1879 makes the entire number of tickets of admission sold to all of Barnum's various exhibition enterprises, during his long career, more than eighty-four millions. Three generations have been abundantly amused and entertained by this prince of showmen. In 1874, Mr. Barnum married his second wife and settled down on his magnificent place at Bridgeport, leaving home occasionally only to look after his traveling show, to lecture in different parts of the country, or to take his seat in the Connecticut Legislature.

LXXVII.

ROBERT BONNER AND THE NEW
YORK LEDGER.

HIS EARLY CAREER. — REMOVAL TO NEW YORK. — AN UPWARD STEP. — OWNS THE LEDGER. — HIS SYSTEM OF ADVERTISING. — STRATEGY. — THE VALUE OF A NAME. — BANCROFT AND MR. EVERETT. — MR. BEECHER AND THE LEDGER. — BONNER'S HORSES. — HIS STABLES. — PERSONAL.

MR. BONNER was born in the north of Ireland, not far from Londonderry, near the spot from which A. T. Stewart emigrated. The Scotch Presbyterian blood that made General Jackson so famous, and has given success to the well-known house of Brown & Brothers, runs in the blood of Mr. Bonner. He is simply a Scotchman born in Ireland. He was trained under the influence of the Shorter Catechism. From the faith of his fathers he has never departed. He has been trustee for many years in a Scotch Presbyterian Church in the upper part of New York, and a liberal contributor to the support of public worship and the various forms of benevolence and charity. He is a conscientious business man, with great resources, with fertility of genius unmatched, and with indomitable will; untiring industry, and more than all, he possesses

that crowning gift which Solomon possessed as an especial patrimony from God — “largeness of heart.”

HIS EARLY CAREER.

He was distinguished in his boyhood for great manliness of character, for frank and generous impulses. When a boy was wronged or wrongly accused, it was Bonner's custom to make the quarrel of his school-fellow his own. He allowed himself to be turned out of school for the part he took in defending a boy whom he knew to be innocent. At an early age he entered the printing office of the Hartford Courant to learn the art of printing. He was dexterous, swift at setting type, and led all the workmen in the nimbleness with which he could set up an article. The President's Message, in those days, was transmitted by mail. The editor of the Courant purchased an advanced copy, paying for it the enormous sum of thirty dollars! The only advantage to be derived from this early copy was in getting the message out in advance of other papers. To accomplish this Mr. Bonner performed the wonderful feat of setting up seventeen hundred ems an hour. He performed all the duties connected with his position, became an accomplished printer, tried his hand at correspondence, and seated himself occasionally in the editorial chair.

REMOVAL TO NEW YORK.

In 1844 Mr. Bonner removed to the city of New York. There was a popular impression that a literary paper could not succeed in this metropolis. Boston and Philadelphia monopolized the family newspapers

and literary weeklies, and it was said that no paper of the kind could prosper in this city. Mr. Bonner thought otherwise. He early resolved to attempt a paper that should be circulated throughout the whole land. He watched his opportunity and bided his time, working hard in the mean while, and not being dainty in the place or style of business in which he engaged. Mayor Harper had been elected as the American candidate. A paper called the "American Republican" was the organ of the party. In this office Mr. Bonner commenced his New York career. The wages paid him were small. His work was hard, and economy was requisite to enable him to live. He formed the habit, from which he has never departed, of buying nothing that he could not pay for. He never borrowed a dollar of money, never signed a note in his life, and now carries on his great business on strictly cash principles, and literally owes no man anything. In some of his large enterprises he has paid his last dollar, and never has once failed in the venture he made. In some of his great advertising feats, in which he has paid as high as twenty-five thousand dollars a week for advertising, he has been offered lines of papers to increase the advertisement to fifty thousand dollars, with unlimited credit, and his answer has invariably been, "I cannot advertise beyond my means. I have no more money to spend in that way." The whole business of the Ledger is conducted on the same principle to-day.

AN UPWARD STEP.

The "Republican" was an evanescent affair, and Mr. Bonner found permanent employment on the "Evening Mirror" as a practical printer. This paper was conducted by Morris, Willis, and Fuller. It was Mr. Fuller's business to make up the paper. It was very desirable to display the advertisements, and do it in good taste. In this department Mr. Bonner excelled. The whole matter was soon left in his hands. He had an eye for beauty, and the Mirror advertisements became very famous. There was a small mercantile paper in New York, known as the "Merchant's Ledger." It was devoted almost entirely to commercial matters, with a very limited circulation. A young man, whose business it was to get up advertisements, was struck with the elegant manner in which Mr. Bonner made up the Mirror. He called the attention of the editor of the Ledger to Mr. Bonner's capacity, and this culminated in an engagement with Mr. Bonner to become the printer of that paper. Mr. Bonner did not own the material, but simply printed the sheet. He occasionally wrote articles that attracted attention, from their terse, compact, and spicy composition. A little incident showed Mr. Bonner the value of a name. His contributions to the Ledger were very well received. The proprietor had a spice of jealousy about him, and he did not want his energetic and spirited printer to get into the editorial chair. Mr. Bonner wrote a short, pithy article on a popular subject, jammed it into a little nook in the paper, and placed at the bottom the name of Dr. Chalmers. It took like

wildfire. It was copied into all the prominent papers of the land. It taught Mr. Bonner the value of a name, — a lesson he has never forgotten.

OWNS THE LEDGER.

Shortly after he entered the office, Mr. Bonner purchased the Ledger. He seated himself in the editorial chair, and resolved to realize the visions of his youth. He did not change its character at once, but gradually. The Ledger became less and less commercial, and more and more literary. About this time Fanny Fern was creating a great sensation in the literary world. Her Ruth Hall had just appeared, and the work and its authoress were criticised by the press in all parts of the land. She was the literary star of the day. The question was violently discussed whether she was or was not the sister of N. P. Willis. Mr. Bonner saw his opportunity, and sent a note to Fanny Fern, offering her twenty-five dollars a column to write a story for the Ledger. She declined the offer. Another proposition was sent, offering her fifty dollars a column. That she also declined. Seventy-five dollars were offered. That she declined, announcing that she did not intend to write any more for the newspapers. She admitted that she admired Mr. Bonner's pluck. Soon it was intimated to Mr. Bonner that if he would allow Fanny Fern to write a story of ten columns, more or less, though the story should not occupy less than nine columns of the Ledger, she would undertake it. He closed the contract immediately, received the manuscript, read six lines, and sent her a check of one thousand dollars. He resolved, with this story, to introduce

a new era in the Ledger. He changed the form of the paper, double-leaded the story, so that it made twenty columns in the paper. He advertised it as nothing was ever advertised before. He had paid an unheard-of sum for a story — one hundred dollars a column. The harvest was a golden one. Out of the profits of that story Mr. Bonner purchased the pleasant residence in this city in which he still lives.

HIS SYSTEM OF ADVERTISING.

In the magnitude of his advertising Mr. Bonner has displayed the remarkable business skill for which he is celebrated. The manner of commending the Ledger to the public is wholly his own. When he startled the public by his extravagance in taking columns of a daily journal, or one entire side, he secured the end he had in view. His method of repeating three or four lines, such as, — “Fanny Fern writes only for the Ledger” — or, “Read Mrs. Southworth’s new story in the Ledger” — and this repeated over and over and over again, till men turned from it in disgust, and did not conceal their ill-temper, was a system of itself. “What is the use,” said a man to Mr. Bonner, “of your taking the whole side of the Herald, and repeating that statement a thousand times?” “Would you have asked me that question,” replied Mr. Bonner, “if I had inserted it but once? I put it in to attract your attention, and make you ask that question.”

Mr. Bonner knows how to reach the public. He pays liberally, but intends to have the worth of his money. He does not advertise twice alike. The newspapers are afraid of him. His advertisements are

so queer and unusual, that when they make a contract with him, they have no idea in what shape the advertisement will come. Sometimes it is in the shape of a fragment of a story; sometimes the page will be nearly blank, with two or three little items in it. In his peculiar style of advertising he often gives great trouble to the editors of the leading papers. Sometimes an entire page is almost blank. Sometimes a few small advertisements occupy the corner, giving the sheet a peculiar appearance, which attracts attention. Said an editor, "I had rather publish one of your horses in the centre than have such a looking sheet." But Mr. Bonner's purpose was answered by one insertion, and the contract was withdrawn.

With a manliness and liberality peculiar to Mr. Bonner, after one insertion, if the parties are dissatisfied, he always throws up the contract, however beneficial it might have proved to him.

STRATEGY.

His mode of advertising was new, and it excited both astonishment and ridicule. His ruin was predicted over and over again. But as he paid as he went along he alone would be the sufferer. He was assailed in various ways. Men sneered at his writers, as well as at the method in which he made them known. He had no competition. Just then it was announced that the Harpers were to put a first-class Weekly into the field. The announcement was hailed with delight by many classes. Men who had been predicting Bonner's ruin from the start were anxious to see it accomplished.

He had agents in all the leading cities in the land. These held a monopoly of the Ledger. The book-men and newspaper-men, who were left out, were quite willing to have the Ledger go under. The respectability and wealth of the house, its enterprise, with the class of writers it could secure, made the new paper a dangerous rival. Mr. Bonner concluded to make the first issue serviceable to himself. His paragraph advertising was considered sensational, and smacking of the charlatan. He resolved to make it respectable. He wrote a half a column in sensational style — “Buy Harper’s Weekly” — “Buy Harper’s Weekly” — “Buy Harper’s Weekly” — “Buy Harper’s Weekly” — and so on through the half column. Through his advertising agent he sent this advertisement to the Herald, Tribune, and Times, and paid for its insertion. Among the astonished readers of this Ledger style of advertising were the quiet gentlemen who do business on Franklin Square. The community were astonished. “The Harpers are waking up!” “This is the Bonner style!” “This is the way the Ledger man does it!” were heard on all sides. The young Harpers were congratulated by the book-men everywhere on the enterprise with which they were pushing the new publication. They said nothing, and took the joke in good part. But it settled the respectability of the Ledger style of advertising. It is now imitated by the leading publishers, insurance men, and most eminent dry goods men in the country. The sums spent by Mr. Bonner in advertising are perfectly marvellous. He never advertises unless he has something new to present to the public. He pays from five to twenty-

five thousand dollars a week when he advertises. The enormous circulation of the Ledger, — over three hundred thousand copies a week, — shows how profitable his style of doing business is. Nearly everything he does, every horse he buys, or new personal movement that distinguishes him, is set down to a desire on his part for gratuitous advertising. Of course he has an eye to business in whatever he does. But all the advertising he wants he is quite ready to pay for.

THE VALUE OF A NAME.

The popularity given to a little squib of his own, to which the name of Dr. Chalmers was attached, taught Mr. Bonner a lesson that he never forgot. Mr. Edward Everett had taken upon himself to aid the ladies of America in purchasing Mount Vernon. Mr. Bonner resolved to secure Mr. Everett as a writer for the Ledger. He knew that money could not purchase Mr. Everett's connection with his paper. He offered Mr. Everett ten thousand dollars to write a series of articles for the Ledger, the money to be appropriated to the purchase of the tomb of the father of his country. Mr. Everett could do no less than accept. At the conclusion of the Mount Vernon papers Mr. Everett continued on the Ledger until his death. Mr. Bonner paid him over fifty thousand dollars for services rendered on his paper. The notices to correspondents, which is a marked feature in the Ledger, contain answers to questions sent to the editor. Not more than one question in five is replied to. Those answers are written by the most eminent men in the country. Many of them were written by Mr. Everett, Henry

Ward Beecher, and distinguished statesmen and lawyers. The connection between Mr. Bonner and Mr. Everett was of the most delicate and tender character, as Mr. Everett's confidential letters sufficiently show.

It was Mr. Bonner's policy to spike every gun that could be aimed against him, and make every influence and every prominent man his ally. To this end James Gordon Bennett of the Herald, Henry J. Raymond of the Times, and Horace Greeley of the Tribune, became contributors to the Ledger.

The Ledger was objected to in some quarters as not being a suitable sheet for young persons to read. Mr. Bonner secured the services of the presidents of twelve of the principal colleges in this country to write for his paper. Of course it would not be improper for the young men in colleges to take a paper for which the president wrote. Indeed, over the purity of expression and chasteness of sentiment and utterance in what appears in the Ledger, Mr. Bonner exercises a rigorous censorship. There are a great many articles and advertisements that appear in religious papers that would not be admitted into the Ledger. Mr. Bonner gives this order: "Take the most pious old lady in a Presbyterian Church, and any word or phrase, innuendo or expression, that she would want to skip if she were reading a Ledger story to her grandchild, strike out."

Paul Morphy, in the height of his popularity, edited a chess column in the Ledger. Bryant, Willis, Halleck, Morris, and Saxe laid a poetical wreath at Mr. Bonner's feet. Prentice, Bancroft, Parton, and Cozens joined the galaxy of Ledger writers. Fanny Fern, Mrs. Southworth, and other eminent novelists,

furnished the entertaining serials published by Mr. Bonner.

BANCROFT AND MR. EVERETT.

On the death of Mr. Everett, Mr. Bonner enclosed a check to Mr. Bancroft, with a note requesting him to prepare a suitable article for the Ledger in commemoration of the distinguished statesman. The article was prepared and sent to Mr. Bonner. It contained no allusion to Mr. Everett's connection with the Ledger. The article was sent back, and the omission pointed out. A sharp correspondence followed, in which Mr. Bancroft attempted to establish the propriety of the omission. Mr. Bonner refused to receive the article, and he finally carried his point, and Mr. Everett's connection with the Ledger had a marked place in the eulogistic article. As usual "check" triumphed.

MR. BEECHER AND THE LEDGER.

For some years Henry Ward Beecher was a contributor to the Ledger. One evening Mr. Bonner and his wife went over to Plymouth Church to hear the pastor. The sermon was on success in life, and was given in Mr. Beecher's most vigorous strain. He showed that smartness, cuteness, and adroitness would not lead to success unless they were combined with energy, a knowledge of business, an indomitable perseverance, and an integrity which would enable a man to dare to do right. If Mr. Beecher had intended to hit Mr. Bonner's character and success, he could not have come nearer to the mark. Mr. Bonner had lacked not one of the elements Mr. Beecher had described, and every one knew his success. This sermon affected Mr. Bon-

ner in various ways. He was in search of a novelty that should captivate and profit the public. Why should not Mr. Beecher talk to a million of people through the Ledger, as well as to speak to a single congregation within the walls of his house? His acquaintance with men had been large. His wit and fancy were exuberant, and if he would write a story for the Ledger he might preach in it as much as he pleased, put money in his purse, and benefit the youth of the country.

While Mr. Beecher was attending a council in his own church, a letter was put into his hands. He had had no conversation with Mr. Bonner about writing a story. The letter contained a proposal that Mr. Beecher should write a serial for the Ledger, and named the price which would be paid for it, which was perfectly astounding. "Miracles will never cease," said Mr. Beecher, in his note replying to the proposal. Norwood appeared, and the increased circulation of the Ledger immediately reimbursed Mr. Bonner for his extraordinary outlay. The story was longer than was expected, and an addition was made to the price agreed upon. In this way the editor of the Ledger treats all his first-class writers. He is generous in his proposals, and does more than he agrees.

BONNER'S HORSES.

When a printing boy, Bonner's rule was to be the first boy in the office. When he was a printer, he allowed no one to excel him in the swiftness with which he set type, and in his ability as a workman. When he purchased the Ledger he intended to make

it the foremost paper in the country. He resolved to own the most celebrated and fastest horses in the world. And his stud, which are kept in his stables on Twenty-seventh Street, are without rivals. His horses are seven in number. "Lantern" is a bay, fifteen and a half hands high, with long tail, mild, clear eye, white hind feet, and white streak on his face. He is very fleet, having made a mile in 2.20. "Peerless" is a gray mare, about fifteen and a half hands high, with a long white tail, clean limbed, and gentle. She has made the fastest time on record to a wagon, trotting her mile in 2.23 $\frac{1}{4}$. She is so gentle that she is used in the country by the ladies of Mr. Bonner's family. "Flatbush Mare" is a double teamster, and with "Lady Palmer," in double harness, has made the fastest time ever trotted in a two mile heat to a road wagon, — 5.01 $\frac{1}{4}$. She is fifteen and a half hands high. The other is a chestnut sorrel, about the same size. She has a fine head, and is very symmetrical. Besides her famous time with "Flatbush Mare," she has trotted two miles, to a three hundred and sixteen pound wagon and driver, in 4.59, — the greatest feat of the kind ever performed. "Pocahontas" is the handsomest trotter and the most perfectly formed horse in the world. She stands about fifteen hands, is a dark, rich bay, has a very fine head, proudly-arched nostrils, and a tail sweeping the ground for four inches, on which she frequently treads while standing. When six years old this splendid animal trotted in 2.23, and has made better time since she came into Mr. Bonner's hands. The "Auburn Horse" is sorrel, and of enormous size, being sixteen and a half hands, with four white feet and white face, pronounced by Hiram

Woodruff to be the fastest horse he ever drove. The champion of the turf is "Dexter," with sinewy form, and joints like a greyhound, compactly built, dark brown in color, with four white feet, and a white nose and streak, a bright clear eye, and a flowing tail. He has made a mile in $2.17\frac{1}{4}$ in harness, and 2.18 to saddle. The turf annals of the world present no parallel to this. Mr. Bonner buys his horses for his own pleasure. He drives them himself, and is one of the best horsemen in the country. He will not allow his horses to be used for show or for gain. He races with nobody, and bets with nobody. If any team can make faster time than his, driven by the owner, ten thousand dollars are deposited, and that owner may apply that sum to any benevolent cause that he pleases. Millionnaires gnash their teeth as Bonner drives by them. There are horsemen in New York who would give twenty-five thousand dollars for a pair of horses that would make Bonner take their dust. If Bonner's team is beaten, the owner must do as he does, drive it himself. Of the speed of his horses he is his own judge. He will buy anything that will beat the world. When a horse is presented to him for trial, he appears in full riding costume, with gloves, whip, and watch in hand. He does not allow the owner to handle the ribbons.

HIS STABLES.

Mr. Bonner's stables are located on Twenty-seventh Street. The building is a plain brick one, with everything for convenience and comfort, and nothing for show. The front part contains the carriage-house, har-

ness-room, wash-house, and the place where the feed is mixed. In the rear are the stables. Dexter and Peerless have box-stalls, and are never tied. The other horses are in ordinary stalls. Three persons are employed constantly to take care of the horses. Within the enclosure, but outside of the stables, is a track covered with tan bark, on which the horses are daily exercised, one hour in the morning and in the evening. The horses are fed four times a day, at six, nine, one, and nine at night. A small allowance of hay is given once a day. After eating they are muzzled, to prevent them from devouring their bedding, and they are kept muzzled all night. In the winter Mr. Bonner drives but one horse at a time, and usually the Auburn Horse. Dexter and the other fleet horses are seldom used in the winter, but are reserved for fast trotting in the spring. Great care is taken of the feet of the horses. To this Mr. Bonner gives personal attention. He has mastered the subject, as he has newspaper business. He has a theory of his own, which has proved eminently successful in the treatment of his own horses, and has enabled him to remove the lameness from the valuable horses of his neighbors and friends. The idea that the speed to which these horses are put is a damage to them is as fallacious as it is to assert that it hurts an eight-mile-an-hour horse to drive him at that speed. Some of these fast horses Mr. Bonner has owned many years. They are faster now than when he bought them. Lantern is nineteen years old, and is as sound and fleet as when he was ten. The men who have charge of these horses are as careful and tender of them as is a kind nurse of a child. In the stable

there is every convenience imaginable that a horse can require, — tools for fitting shoes, grooming the animals, making the wagons safe, with medicines, and all the appliances of a first-class stable. The horses are said to have cost Mr. Bonner over two hundred thousand dollars. They could not be bought for double that sum.

PERSONAL.

There is a frank, hearty manliness about Mr. Bonner which binds his friends to him. The eminent men who have written for his paper form attachments to him that death only severs. Mr. Everett conceived a warm and glowing regard for him that was foreign to his cold nature. His manuscript oration on Washington, elegantly bound, he sent as a token of his personal regard to the editor of the Ledger. Mr. Bonner's office is a curiosity. It is a workshop, plainly furnished. His table is loaded down with letters, manuscripts, and documents. What is confusion to others is order to him. The system with which he conducts his business is perfect. Any letter that he wants, or any number of the Ledger containing a given article, is produced at once. No man attends more closely to his business, or spends more hours in his office. Nothing goes into the Ledger without his supervision; and the sharp, crisp editorials, always compact, and often keen as a two-edged sword, are from his own pen. His office is adorned with likenesses of his prominent contributors and his celebrated horses. Horseshoes, and the paraphernalia of fast driving, lie around. He has made the horse his study for years, and has a better knowledge of a horse's foot than any surgeon in the world. Mr.

Bonner is in the prime of life. He is short, thick-set, and compactly built. His hair is sandy, his complexion florid, his forehead high and intellectual, his eye piercing, and his whole manner frank, genial, and buoyant. He does nothing for show. He lives comfortably, but without ostentation, in a plain brick house. His wagons are in the usual style, made substantially. His country seat, at Morrisania, is elegant and commodious, about which there is no tinsel nor dash. He is a fine specimen of what good principles, excellent physical culture, perseverance, and industry can do for a man. The position he now occupies he looked to when he was a printer's lad in the office of the old Courant. He attempted no eccentric things, sought for no short cross-paths to success. He mastered his trade as a printer patiently and perfectly. He earned every position before he assumed it, and earned his money before he spent it. In New York he was preferred because he did his work better than others. He was truthful, sober, honest, and industrious. If he took a job, he finished it at the time and in the manner agreed upon. He borrowed no money, incurred no debts, and suffered no embarrassments. In some of his great enterprises he put up every dollar that he had in the world. If he lost, he alone would suffer; and he knew he could go to work and earn his living. He has never allowed the Ledger to be so dependent on one man, or on one set of men, that it could not go on successfully if each should leave. The Ledger is now the most prominent and popular publication in the world. It is without a rival in the ability with which it is conducted, and in its circulation.

In his style of living, Mr. Bonner is as simple and unostentatious as can well be conceived. He lives in a plain brick mansion, which he bought many years ago with his first earnings. It is his boast that his horses are as well cared for, and have rooms as airy and comfortable as he assigns to himself. His marble building, known as the Ledger Building, is severely simple, but massive and commodious. His great recreation is with his horses,—not even these interfere with his business. Late in the afternoon, when the day's work is completed, Mr. Bonner starts for his stables. The team assigned for the afternoon's drive is ready. He decks himself in his road gear, and with the ribbons in his fingers, moves onwards through the Park for his daily drive. His coming is awaited by the crowds, who gather around the hotels, and never tire of the matchless speed of Bonner's horses.

Mr. Bonner has been a liberal benefactor to Princeton College, where two of his sons were graduated. He and another New York gentleman, each paying one-half, built the fine gymnasium, costing \$40,000, on the college grounds. He is a member of Dr. John Hall's Presbyterian Church, and besides contributing liberally to erect the splendid edifice on Fifth Avenue, he drew his check for \$100,000 to pay the final debt of the church.

LXXVIII.

NOTABLE PERSONAGES OF THE CITY.
ROMANCE OF BUSINESS.

ARTHUR TAPPAN.—HOW A MILLIONAIRE WAS MADE.—STEPHEN WHITNEY.—HENRY KEEP'S START.—PETER GILSEY.—AMOS R. ENO.—JOHN J. CISCO.—WILLIAM B. DUNCAN.—JOHN HANCOCK IN NEW YORK.—ROBERT LENNOX'S PEW.—NATHAN PRIME.—N. L. & G. GRISWOLD.—JOHN McREA.—JOHN A. MOORE.—FISH AND GRINNELL.—MAYOR LAWRENCE.—TUDOR & GEBHARD.—THOS. E. DAVIES.—THOMAS EDDY.—E. C. DELEVAN.—E. D. MORGAN.—MAYOR MICKLE.—OLD ABRAHAM BININGER.—LINDLEY MURRAY.—ROBERT HOE.—SCHUYLER LIVINGSTON.—IRVING'S LAW OFFICE.—WILDER AND THE TRACT SOCIETY.—BISHOP PROVOST.—WILLIAM GERARD.

ARTHUR TAPPAN.

HALF a century ago, Wall Street was the centre of a heavy dry goods trade of the city. Where Pearl street intersects Wall, the autocrats of trade had their stores and counting rooms. What is now known as Hanover Square, the nestling place of commercial lawyers, Arthur Tappan had his famous dry goods store. He was the Stewart of his day. His trade towering up to two millions a year, was considered stupendous. The Tappans came from Boston. They were all Unitarians, and members of Dr. Channing's congregation. Lewis came out of the war of 1812 with a fortune of

\$80,000. Arthur lost all he was worth. Arthur wanted to do business in New York, and proposed to make silks a specialty. Lewis loaned his brother \$10,000, and with that he set up business in New York. Lewis remained in Boston in business till he lost all his money. He succeeded in paying his debts except \$10,000 due to his brother John. Lewis joined the firm in New York, and it became one of the most celebrated of its day. Soon after Arthur opened business in New York, his wife urged him, as there was no Unitarian church in the city, to attend with her upon Dr. Mason's. Arthur consented to hire a pew for six months and accompany his wife, with the understanding that if he did not like it at the expiration of the time, he should not be obliged to attend longer. He became greatly interested in Dr. Mason's preaching. Before the six months were out, he became a member of the church, and from that time threw his influence on the Evangelical side of religion. Mr. Tappan had many of the business traits which distinguish Stewart. He was quiet, straight forward and energetic, a man of few words and those to the point. His executive ability was unequalled, and his integrity no man questioned.

HOW A MILLIONAIRE WAS MADE.

After Mr. Tappan united with Dr. Mason's church, he became very celebrated for his activity in religious affairs. He was especially interested in the cause of Foreign Missions, and a large contributor to its funds. He received one day from the interior of Massachusetts, a package of silk buttons in imitation of the im-

ported article. These buttons were made by a young woman, and were sent to Mr. Tappan to be disposed of. The story that accompanied the package was very touching. A young mechanic resided near Northampton who was quite a religious young man, and resolved to devote a portion of his earnings to the cause of religion. Returning to his home one evening, he seemed to be very much dispirited, and his wife anxiously inquired the cause. He said he felt sad because he was too poor to make a contribution to the cause of Foreign Missions. He gave what he could to religion. His associates were making up a contribution, and he was ashamed that he could not make a donation equal to others. His wife obtained a silk imported button. She took it to pieces, discovered how it was made and resolved to try her hand at button making. She purchased some twist, and button molds, and succeeded in making a few dozen in a very creditable manner. She had heard of Mr. Tappan and his interest in the mission cause, and she begged him if the buttons would bring anything to dispose of them and appropriate the money as a donation from her husband to Foreign Missions. This style of button had heretofore been imported, and this was the first attempt at domestic manufacture. The article sold readily and Mr. Tappan wrote to the lady that he would purchase all the buttons she could manufacture of that style. The business grew on the hands of the woman. Her husband came to her rescue. Machinery followed the manufacture by hand; wealth poured in; the manufacturer became a millionaire and his establishment for the manufacture of buttons became the most extensive and

celebrated in the land. His liberality has kept pace with his wealth, and for half a century he has been among the most liberal, considerate and bountiful benefactors to religion, humanity, and education that this country has produced.

Mr. Tappan commenced his trade in 1818. In 1826, he divided with his three partners \$131,000. In thirteen and a half years, his gross profits amounted to 1,400,000. In 1831, Mr. Tappan left the Colonization Society, and became an advocate for the English system of abolition. He was one of the original founders of the Journal of Commerce, with David Hale for an editor. Mr. Hale did not agree with Mr. Tappan in the Abolition question, or in the rejection of theatrical and kindred advertisements in the papers, and he purchased of Mr. Tappan his interest in the Journal of Commerce, giving his notes which were to run for a series of years. These notes were promptly paid as they matured.

Not content with the private advocacy of his views on slavery, Mr. Tappan issued a circular, which he sent to all his customers at the South, not only losing the Southern trade, but securing a correspondence that was quite suggestive. Huge packages came to the store, which contained halters and bits of rope, suggestive of hanging, with the ears and fingers of slaves. Parties from the South traded privately with the Tappans, coming in at the back door, for not a yard of goods could have been sold, had it been known that they were bought of this house. Arthur Tappan was a very bold man, and when Lewis' house in Rose street was mobbed in 1833, Arthur was the especial object

of vengeance. Lewis and his family, duly warned, were away. But Arthur, dressed in a white cap and jacket, attempted to save Lewis's furniture from destruction. Lawrence, the Mayor of the city, was attracted by the activity of Mr. Tappan, and inquired of some of his friends who he was. In a whisper, some one said, "It is Arthur Tappan." "Tell him to retire," said the Mayor, "I cannot defend him here." When his store was attacked, there were twelve armed men inside, with twenty-four stand of arms; the door was barricaded with counters, and the mob were given to understand that they would meet with a warm reception if they came too near. The rioters contented themselves with hurling missiles at the door, and breaking a few panes of glass.

STEPHEN WHITNEY.

Mr. Whitney was the last of the old merchants who resided down town. He clung to his residence at the Battery to the very last. His old associates left him one by one; palatial mansions came down; trade surged around his dwelling; the Battery was shorn of its beauty and became a nuisance, dilapidated and crowded with emigrants; the dwellings of merchant princes were turned into warehouses and offices, or occupied by a degraded population; but Mr. Whitney went in and out, a solitary resident, where the fashionable, the rich, and the gay had dwelt, and never left his abode till he was carried to that house appointed for all living. He began business in a humble way as a grocer, and invested his earnings in real estate.

He left when he died ten millions behind him. A gruff lawyer was questioned in regard to Mr. Whitney's estate. "You had charge of Mr. Whitney's property," said a gentleman of an enquiring turn of mind. "I had," was the reply. "He was rich, was he not?" "That is the general impression," said the lawyer. "Do you know how much property he left?" "I do," said the legal gentleman. "Would you have any objection to tell me?" "Not in the least, sir, not in the least. Mr. Whitney, sir, when he died left every — cent he was worth."

HENRY KEEP'S START.

The early life of Henry Keep, the Railroad millionaire, was quite romantic. His early years were passed in a poor house. He was taken from that institution at the age of ten years, and "bound out." He ran away from his master several years later, and was advertised as a runaway, with one cent reward offered for his capture. He was not brought back, however, and soon turned up as a teamster at Watertown, N. Y. Then he became a hackman. In those days Canada shillings were plenty and current in the States at twenty cents, while over the border they brought twenty-five cents. Young Keep's eye sighted a chance for a successful financial scheme. Carpet bag in hand, he journeyed about, gathered up the coins and took them to Canada, where he made the profitable exchange. There were no duties. No one had previously thought of this itinerating brokerage business, and he made handsomely by it. After a time, he settled in business and opened an Exchange office in a small way at Water-

town. A citizen of that town, rich in goods and daughters, was very much opposed to Henry, but one of the daughters was not. This old man, whose name was Woodruff, swore he would shoot Keep, and an elopement followed. The widow of Mr. Keep has her millions from the estate accumulated by the man with whom she ran away by night to get married.

PETER GILSEY.

This gentleman is one of the most successful financiers in New York. He began life very poor. He came to the surface as the keeper of a small cigar store, on Broadway. He gave attention early to real estate, and has been content to seek for wealth in that class of investments. The large building on Broadway and Courtlandt street, known as Gilsey Building, is a good specimen of his forecast and thrift. The site was considered a valuable one, and several persons attempted to obtain it on lease. The owner resided on Long Island, and was noted for his love of whiskey and cigars. He was a shrewd, cautious, "skittish" sort of a man to deal with, and no party had been able to bring him to terms. With a good supply of fine liquor, and a quantity of well selected cigars, Mr. Gilsey visited the owner in his domicil on Long Island. Who drank the whiskey, and who smoked the cigars is not known. But Mr. Gilsey brought back a well executed lease, giving him control of the property for twenty-five years. He paid a small ground rent, and agreed that whatever building he put up on the property should be left to the owner of the land when

the lease expired. While labor and material were very low, the fine Gilsey Building was put up, costing it is said, \$60,000. The lease has proved a rich placer, the rentals paying for the building the first year. Since 1861, the income from the building has exceeded \$75,000 dollars a year. In the upper part of Broadway, Mr. Gilsey put up several stores which would not rent. He immediately broke them up into little shanties, about twelve feet front and thirty deep, and while they add little to the elegance of upper Broadway, they have proved a success to the lessor. What is now the Coleman House was on his hands and unrentable. He turned the whole block into a hotel, made large stores underneath into small ones, and the whole became a splendid paying property. Mr. Gilsey is one of the few men who have never met with reverses in New York. It is said that from the time he commenced his small trade in cigars, he never lost payment in a single instance. He has never lost a quarter's rent and has made money out of everything he has touched. He has a multitude of tenants, and has a written lease for them all. It is a lease such as Blackstone and Kent never knew. It is drawn by himself and places the tenant completely in the power of the landlord. Mr. Gilsey has a short, sharp way of doing business. A man applies for a store; the rent is named and the lease thrown down. No words are wasted. The landlord says, "I have no time to bother, if you want the store take it; if you don't, clear out, my time is too precious to waste." In nine cases out of ten, the lease is signed; payment in advance, or immediate ejection. Mr. Gilsey adheres

to his original trade. His store, corner of Broadway and Courtlandt streets, is one of the finest stands in the city, and his business is large.

AMOS R. ENO.

Mr. Eno began trading in a very small way. He and his partner, John J. Phelps, had some difference about investments. Mr. Phelps believed that a merchant should stick to his business, and not meddle with outside matters. Mr. Eno had great faith in real estate. Quite an amount stood in the name of the firm. One day Mr. Phelps said, "I do not like this real estate business. I don't like our investments." "Well," said Mr. Eno, "I will take all the real estate, and you may take the goods, and we will separate." He continued to make heavy investments till he possessed himself of the most valuable property in New York. Several times he came very near going under. After the Fifth Avenue Hotel was nearly complete, the work was suspended in consequence of temporary embarrassment. But he held on, and carried his enterprises along. The Fifth Avenue Hotel alone pays him an interest of two millions of dollars. He is worth seven millions to-day.

JOHN J. CISCO.

This celebrated banker was one of the most able and honest men that ever held the position of United States Treasurer in New York. He began business as a cloth merchant, and his store, quite a small one, was on the corner of William street and Liberty.

WILLIAM B. DUNCAN.

Mr. Duncan, of the firm of Duncan, Sherman & Co., came from Rhode Island. His father was wealthy, and he established himself in banking at the start. He established one of the most reputable houses in America. He died abroad, a very rich man. His mansion on Staten Island is one of the finest in the state. It is valued at \$250,000.

JOHN HANCOCK IN NEW YORK.

The father of William M. Tweed had a fine mansion on the corner of Dover street. When the Continental Congress met in 1786, John Hancock, the President, resided in Mr. Tweed's mansion, where he maintained a semi-royal style. Hancock was a wealthy merchant and stood upon his dignity. It is well known that he refused to call on General Washington, lest he should compromise himself, insisting that it was the President's duty to call on him. Hancock thought better of the matter, and made a very formal call on General Washington. During the sitting of Congress in Wall Street, party feeling ran very high. On the site where the Astor House now stands, stood an Ice-cream garden, patronized by the Federalists, and on pleasant afternoons, Hamilton, Jay, King, and men of that class, with their families and friends, assembled for a promenade.

ROBERT LENNOX'S PEW.

Half a century ago the First Presbyterian Church was located in Wall Street, and the leading merchants

of the city, people of fashion and position worshiped within its walls. Here the courtly Phillips began his ministry, which ran on smoothly for half a century. It was in the vestibule of this church that Mr. Lennox placed his eye on a young man evidently from the country. The cut of his clothes, the style of his dress, his unpolished boots, coarsely made, and ill-fitting; his awkward and astonished manner, proclaimed him a stranger in New York. Mr. Lennox approached him and said, "Young man, shall I give you a seat?" He thanked the gentleman and followed him to a pew. It was a seat in the centre aisle, and around him sat the most eminent men of the nation. Mr. Lennox took a seat beside the stranger who little knew the distinguished company in which he was placed. The young man had come to New York to do business. He bore letters to a merchant, and his purpose was to open a little store, if he could obtain goods on credit. He called on the merchant and delivered the letter. The trader gave him a sharp searching look, and said: "Young man, did I not see you in Mr. Lennox's pew yesterday?" "I was at church yesterday," was the reply, "and sat with a gentleman. I don't know his name." "Well," said the merchant, "that was Robert Lennox that you sat with, and I will trust any man with a bill of goods whom Robert Lennox will invite into his pew." That young stranger was the late Mr. Sturges, the eminent merchant. He attributed his success in life to attending church on that Sunday in Wall Street, and sitting in the pew of Robert Lennox.

NATHAN PRIME.

Nathan Prime was one of the eminent men of the Street. He founded the celebrated Banking house, known as the house of Prime, Ward & King in 1796. He was a Boston boy, and attained the dignity of then being coachman to "Billy Gray," the richest man in New England. Mr. Prime obtained from his former master the loan of a small sum of money with which he commenced business in Wall Street. In a very small way he began "shaving notes," as the business was then known, better known in modern parlance as "discounting paper." One member of the house of Prime, Ward & King, was James G. King, son of Rufus King. He was a great as well as a life long friend of Daniel Webster. Mr. Webster loved him for his father's sake. Mr. Webster selected the law as his profession. To the great scandal of the family, Webster rejected the offer of a clerkship to the court with a salary of \$1,500—a large sum in those days. Mr. Webster was a Judge, and exerted his official influence to get his son the position of clerk. He was thoroughly angry when his son said to him: "I intend to utter my own thoughts, and not register those of other men." In answer to the resolution that he intended to practise in the courts and not keep the records, his father said, "The profession is crowded." "There is plenty of room at the *top*," said Daniel. Having learned all that he could in New Hampshire, Mr. Webster left his home to seek his fortune in Boston. His brother Ezekiel was keeping school in Kingston street, and

Daniel took his place one day, and among his pupils was Edward Everett. Mr. Gore, afterwards known as Governor Gore, stood at the head of his profession. He was astonished one morning to find before him a tall, slim, dark complexioned young man, coarsely dressed, in a homespun suit, woven, dyed, and made by his mother, with a manner in which bashfulness and assurance struggled for the mastery—who had no recommendations, and was an entire stranger to Mr. Gore—who announced himself as Mr. Webster of Salisbury. “I have come to study law in your office, Mr. Gore,” he said. “I have come to work and not to play,” The astonished advocate invited the rustic lad to a seat, and he began his life-long work in the law. Rufus King at that time was one of the foremost men in the country. While Mr. Webster, an unknown student, a stranger to all in Boston, and struggling with poverty, was sitting at his table, Mr. King came into the office. He came up to Mr. Webster, made some inquiries about his studies, spoke a kind word to him, gave him some good counsel, and departed. It was the first word of cheer, Mr. Webster said, that he ever received, and it followed him through all his life. It made the friendship of Daniel Webster and J. G. King like that of David and Jonathan.

N. L. AND G. GRISWOLD

Were known as a China house, so called, being large importers of tea. Business was done very differently fifty years ago from what it is now. When a cargo of tea arrived, it was not broken up in parcels and distrib-

uted, but sold usually in one lot. It required a large capital to purchase an entire cargo, and few houses were able to do this; \$260,000 in gold were necessary to buy a cargo of tea, and the duty on tea was enormous. The Griswolds were successful competitors with John Jacob Astor in this huge trade.

JOHN MCCREA.

He was a bold daring speculator in real estate, and often borrowed of the United States Bank for speculating purposes, sums as high as \$250,000. He kept his accounts in his head. He had no books for his accounts. His complicated business was never entangled. The little memoranda that he kept were on backs of letters and slips of loose paper.

JOHN A. MOORE

Was celebrated as the great Bull of Mercantile life. His store was on the corner of Broad Street. He cornered sugar, coffee, flour, copper, and anything on which he could make money. He often invested half a million in his Coffee speculations alone.

Delaplain & Co., a large house in the Mediterranean trade, excited the ridicule of the street by putting a granite front to a wooden store.

Philip Hone and John Hone, names celebrated in aftertimes in aristocratic New York life, began business as auctioneers in a small way on the corner of Pearl and Wall Streets. The father-in-law of James F. Penniman, who at one time led the fashionable society of New York, was Samuel Judd, a very wealthy

trader in sperm candles and oil, began life as a peddler of candles.

FISH AND GRINNELL.

The house of Fish and Grinnell—which held its own for fifty years or more, which through all its phases was very celebrated too, and never more so than when Grinnell, Minturn & Co.—was founded by Preserved Fish. He came from New Bedford; was said to have been picked up at sea by some sailors, a stray waif, and for want of a better name was christened Preserved Fish. The house for a long time maintained a trade in oil and candles. The elegant mansion of Mr. Grinnell on Fifth Avenue and Fourteenth Street, has been turned into stores.

MAYOR LAWRENCE.

Mayor Lawrence was a member of the house of Hicks, Lawrence & Co. They were auctioneers in domestic goods. It was a Quaker firm of great respectability and profits. It went down with thousands of others in the great reverses of 1837.

TUDOR AND GEBHARD.

This firm were model old school merchants, the agents of great Dutch house. They were slow, quiet, and reliable. To the end of their time they continued the custom, once universal among New York merchants, of doing business on the first floor of their houses, and living up stairs.

THOMAS E. DAVIES.

The great real estate speculator of his time was Thomas E. Davies. His speculations in Bleecker street were enormous. He made immense purchases in St. Mark's Place, and originated the phrase for fashionable residences—"Above Bleecker." He founded the New Brighton Association, which purchased nearly the whole of Staten Island, from Quarantine round to Sailor's Snug Harbor. The Association obtained the gigantic loan from the United States Bank of \$479,000. Of course the Association failed, and the property was sold in 1837 under a foreclosure.

EDWIN D. MORGAN.

Edwin D. Morgan came to New York in 1830. He held a subordinate position in a store in Hartford, Connecticut. He was sent to New York on some matters pertaining to the house, and while there purchased a cargo of sugar on commission. The transaction opened the eyes of his Hartford employers, and he was removed from his subordinate rank. He set up business in New York in a small way, and to guard against failure, became agent for a Fire Insurance Company in Connecticut. He boarded with David Hale of the Journal of Commerce. The firm was Morgan & Earle. The credit of the house was very small. Earle went out in 1837. The early success of Mr. Morgan in his transactions in sugar, turned his attention to that article as a specialty. He visited the South and spent a winter in New Orleans. He roamed about the plantations and

made the acquaintance of the sugar planters. He purchased crops in advance and coined money. He became Governor and United States Senator. If the clerks, salesmen, book-keepers, and porters, worked in any establishment in New York as the old merchants worked themselves, from five and six o'clock in the morning till ten and eleven at night, sweeping the streets to the very centre, as the ordinance required; carrying bundles, delivering goods, lugging merchandise on their backs, sweeping the store, making fires, and kept on the jump all day, modern youths would have a right to grumble.

MAYOR MICKLE.

Mayor Mickle was for many years at the head of the celebrated house of A. H. Mickle & Co. He began life a clerk in Wall Street, doing all the menial service then required of a clerk. He entered the celebrated Tobacco House of Mr. Miller as a subordinate. On the death of Mr. Miller, his wife carried on the business as "Mrs. G. B. Miller," and her tobacco became famous in all the world. Mr. Mickle was industrious, intelligent, and attentive. His services were rewarded by the hand of the daughter of Mrs. Miller, and he became a partner of the house. He kept fine style as Mayor at his house, corner of Broadway and Battery.

ABRAHAM BININGER.

The founder of the celebrated house of Bininger & Co., was Abraham Bininger. He began life carrying the hod; afterward he laid brick. His wife, a notable woman, took in washing to help along, and opened a

little store. She kept snuff, tobacco, cakes, cookies, and other small trash. It was in connection with this house that the fable was started about John Jacob Astor's peddling apples and peanuts.

LINDLEY MURRAY.

The mother of Lindley Murray, the great grammarian, lived out of the city on what was known as King's Road Farm. She spread a fine lunch before General Howe and his staff, to keep them employed while General Putnam led his troops out of the city. Murray was lame, and his lameness was caused, it is said, by his leaping Burling Slip on his way to market with chickens.

ROBERT HOE.

The early life of Mr. Hoe was quite romantic. Grant Thorburn in 1800, opened a small grocery store, where the Evening Post is now published. To groceries, Mr. Thorburn added seeds and flowers. He was a Quaker, and lived in a quiet way over his store. The yellow fever raged nearly every summer in New York. Most of the traders fled. But Mr. Thorburn and his family remained summer after summer. He was sitting in the cool of the evening at his door, when a stranger came up and inquired for a boarding house. He was in search of employment, had no money, had just landed from Liverpool, and trusted to the future. With the consent of his wife, Mr. Thorburn received the young man into his house as a boarder. He took the yellow fever, but recovered, and justified the prediction of his host that he would live and marry a Yankee girl.

That stranger was Robert Hoe, the inventor of the celebrated Printing Press that bears his name.

SCHUYLER LIVINGSTON

Was a name of which New York is deservedly proud. He was for sixteen years a clerk, and did work that no porter in a respectable house to-day would look at. He took his breakfast before daylight, and was often found in his store at ten o'clock at night. During the forty-three years that he was in business, Mr. Schuyler was not out of New York one whole week at a time.

WASHINGTON IRVING.

No. 3, Wall Street, is celebrated as the spot on which Washington Irving hung out his shingle as a lawyer. He practiced more literature than law, and in that place he drew the plans of his famous Knickerbocker History of New York.

THOMAS EDDY,

Originated selling goods by sample. He was an Irishman, and got employment in the Swamp as a tanner. He commenced trading in a small way, and having neither money nor credit, he obtained samples and sold "short" his goods, buying them at auction for less than the price at which he was to deliver them. He became an eminent merchant, and in 1796 was appointed one of the Commissioners to build the States Prison. He made a fortune in furnishing Cornwallis with money for his troops after their surrender at Yorktown. He did this with the approval of General Washington.

E. C. DELEVAN,

Kept store on Pearl street near Wall. He was in the hardware trade and nearly monopolized the Birmingham goods. He made most of his wealth in the Birmingham trade.

S. V. S. WILDER,

Made and lost his fortune on the street as a cotton broker. He was for many years President of the American Tract Society, and one of its most liberal donors. He gave a thousand dollars at a time when a thousand dollars was more than \$10,000 would be now. His speculations were enormous. He carried cotton as heavily as Jay Gould carries stocks. He woke up one morning and found himself a beggar. He said to me: "The fall of a quarter of a cent a pound in cotton ruined me." In the days of his plentitude he lived in grand style and was a noble host. He had an elegant country seat at Bolton, where he entertained like a prince. He was greatly mortified at his failure, resigned his position in connection with the large religious societies, refused to attend the meetings as he could no longer lead in the contributions, and withdrew entirely from public life.

BISHOP PROVOST.

Bishop Provost resided at one time in Wall Street. He was consecrated by the Archbishop of Canterbury in 1787. He was also rector of Trinity Church until he died, in the year 1800. The "Parsonage," as it

was called, was on the corner of Fulton and Nassau, where the old Sun buildings stand.

WILLIAM GERARD.

William Gerard, merchant on Broad street in 1792, was the father of the distinguished Advocate, J. W. Gerard, the most popular man at the New York bar. Mr. Gerard boasts of having French, American, English and Scotch blood in his veins. He is a true gentleman of the old School, genial, accomplished, catholic, courteous. His large wealth he devotes to objects of benevolence, and is an earnest supporter of the Common Schools of our land.

R. H. MACY.

R. H. Macy was one of the most remarkable and successful merchants in New York. Beginning, years ago, in a very small way in the fancy goods business, at the corner of Fourteenth Street and Sixth Avenue, he gradually increased his business till he took in a half-dozen adjoining stores, and employed nearly four hundred clerks, most of them girls and young women. He sold everything, from a spool of thread to crockery and house-furnishing goods. Almost anything wanted could be found at Macy's, and in the holiday season thousands thronged his store daily. He died a millionaire, and left his business to his heirs and partners, to be carried on under the name of R. H. Macy & Co.

LXXIX.

NEW YORK INDEPENDENT.

ITS ORIGIN. — PRESBYTERIANS AND CONGREGATIONALISTS SEPARATE. — NEW ORGAN NEEDED. — BASIS OF THE PAPER. — THE INDEPENDENT AND ITS EDITORS. — POLITICAL AND ANTI-SLAVERY PLATFORMS. — THE HIGHER LAW. — TRACT SOCIETY CONTROVERSY. — MR. BEECHER AS EDITOR. — THEODORE TILTON. — CONNECTION WITH THE OBSERVER. — BECOMES CONNECTED WITH THE INDEPENDENT. — HIS REMARKABLE CAREER. — DR. LEAVITT. — HENRY C. BOWEN.

ITS ORIGIN.

TOWARDS the close of the last century the New England churches sent out their missionaries into the new states. Men were sent, not only into New York, but into the West and the South. The Presbyterians were in the field, and a plan of union was formed between the Congregationalists and Presbyterians, by which the ministers of each should occupy the same field and the same churches. The Presbyterians were very tenacious of their form of government, and this tenacity increased till it nearly swallowed up all there was of Congregationalism. About forty years ago the pressure made by the Presbyterians on the Congregationalists induced them to withdraw from the union and form small Congregational churches and associations of the same form of government. The Old School Presbyterians cut off

the New School and the Congregationalists from their Presbyteries. This led to the formation of Congregational churches throughout the West. A company of young men went into Iowa, and were known as the Andover Band, from the theological seminary which they had left. They were able men, and through their labors new congregations were founded and new associations reared in most of the Western States.

The Congregationalists had no organ out of New England. The "Evangelist," till 1837, was a Congregational paper. It then became Presbyterian. A new glory was dawning on the Congregational Church. Rev. Joseph P. Thompson and Dr. Cheever were in New York. Rev. R. S. Storrs and Henry Ward Beecher were in Brooklyn. They were men of talent and power. Their churches were large, wealthy, and influential. A newspaper through which these men could speak to the world seemed a necessity. Rev. Dr. Joshua Leavitt became the nucleus around which earnest and talented men gathered, who proposed to start a religious paper that should be second to none in the land.

BASIS OF THE PAPER.

There were in New York several young Christian merchants of wealth, who proposed to found a paper upon a financial basis that should secure its publication for five years, whether the paper was a success or not, whether it had a subscriber or not. It was to be a catholic, liberal, Christian sheet, which should not only discuss religious topics, and be the organ of Congregationalism, but also be the champion of freedom, and a

decided opponent of slavery. Three clerical gentlemen were selected as editors — Rev. Drs. Bacon of New Haven, Thompson of New York, and Storrs of Brooklyn. After much discussion, the name “Independent” was adopted, as every way fitting to indicate the position the paper was to assume on matters religious, political, and educational. An agreement in writing was drawn, defining the duties of all parties connected with the paper — editors, proprietors, and assistants.

THE INDEPENDENT AND ITS EDITORS.

On the 7th of November, 1848, the first number of the Independent was printed. It was in season to take part in the free-soil canvass of 1848. It was a part of the original compact that the Independent should speak out on the question of Liberty in no measured tones. The proprietors and the editors were anti-slavery men, but till the canvass of 1848 they were not abolitionists. The motto of the paper, suggested by Dr. Leavitt, was very significant: “But as we were allowed of God to be put in trust with the Gospel, even so we speak, not as pleasing men, but God, which trieth our hearts.” Up to this time there had been much in common between the New School Presbyterians and the Congregationalists. The starting of the Independent aroused the New School branch. Mr. Leavitt, the old war-horse of anti-slavery, had many political enemies. To damage the Independent, the story was circulated that “Joshua Leavitt was to be its editor.” The effect of this announcement was to bring at once from fifteen hundred to two thousand subscribers, who were anti-slavery in sentiment, to the

subscription list of the Independent. Seeing the mistake, it was then asserted that Mr. Leavitt was not to be engaged as editor, but only to gather scraps and clippings for the paper. To head off the new Congregational organ, a paper was started, called the Presbyterian, to be the organ of the New School. Theodore Dwight and L. Halsey, an Old School Presbyterian, were the editors. The latter was to receive a salary of five thousand dollars. The paper was weakly, and died at the close of the first year, and its subscription list was transferred to the Evangelist.

In the meanwhile the Independent went swinging along at the most successful rate. It secured a large list of subscribers, and correspondence came in from all parts of the country. The ability, tact, and executive power seen in the management of the paper, and, above all, its readable character, gave it marked success. Besides its religious and political principles, the paper has always been distinguished for the independence, fairness, and ability of its book notices. This department has been a speciality.

The greatest harmony of opinion prevailed among the editors. A weekly consultation was held, and all important matters submitted. When a consultation could not be had, and an important leader was published, the article was usually acknowledged to be the thing needed. The utmost sympathy existed among the editors.

THE HIGHER LAW.

On the passage of the Fugitive Slave Law, in 1850, Dr. Thompson wrote a leader, in which he took ground that so infamous was the law, no Christian man was

bound to obey it. This is conceded to have been the first announcement of the principle afterwards known as the "Higher Law," which phrase is due to Mr. Seward. The announcement became the pivot on which the whole country finally wheeled. The position was in advance of public sentiment. The doom of the Independent was predicted. The stake was moved too far in advance, it was thought. Subscribers and patrons were startled. One of the original founders of the paper, who was largely in the Southern trade, withdrew from the concern. But the Independent took no backward steps.

TRACT SOCIETY CONTROVERSY.

The Independent accused the Tract Society of being an ally of slavery, assailed its position, and opened a controversy which was sustained with great vigor and ability on both sides. The whole country looked on with deep interest as the controversy progressed. An eminent clergyman met Dr. Leavitt in the street, and said to him, "Doctor, I pity you fellows. No one ever opposed that Society without getting the worst of it. I had a controversy with it myself, and it nearly killed me. You will be crushed. They will hunt you high and low, and there will be nothing left of you: they will grind you to powder." "Well," said Dr. Leavitt, "I know we are right in principle. Our paper has a financial basis that can't be shaken for five years. We can print the Independent every week during that time if every subscriber leaves us. We have three editors, among the ablest writers in the land, backed by wealthy churches, and they are all a unit in this

matter. The Congregational churches throughout the country sustain us. Our list is increasing; the great heart of the people has been touched, and we shall succeed." The war ended the controversy, and brought the Tract Society on to anti-slavery ground.

The Independent was not simply an anti-slavery journal. As we turn the time-yellowed leaves of the first volume, we are astonished at the breadth of the Independent. Questions of philosophy and theology had large attention. Here Dr. Horace Bushnell was defended against charges of doctrinal looseness; here Congregationalism was lauded as having no creed but the Bible; here an examination of the question of endless punishment; here a debate on the person of Christ; here in the very first issue of December, 1848, an article by Dr. Joshua Leavitt, urging the reform of cheap postage. Every subject of interest to the Christian world in turn had its careful and liberal treatment.

Since 1861 the Independent has taken a less denominational position, and has cared not less, perhaps, for the sect in whose interest partly it was established, but just as much for all other truly religious bodies. For some years, although under the exclusive control of one of its original founders, the Independent has not made itself the personal organ of anybody; but has recognized the fact that it is now an institution, with a character achieved, and needing to rest on the shoulders of no man, however distinguished.

As readers recall these thirty years and their changes, their progress for us, for the country, and for religion, they can only thank God that so uniformly the Independent has been found on the side of freedom, charity, and truth.

DR. LEAVITT.

Dr. Joshua Leavitt, before referred to, was one of the original founders of the paper, and has held an important place in its management from the start. Trained a lawyer, he is a preacher of marked ability, a writer of pith, sharpness, culture. With extensive knowledge, he was able to assume any place, and fill any vacancy. Forty years ago he came to the city, and was editor of the *Sailor's Magazine*. A decided Congregationalist, he edited the *Evangelist* when that paper was in the interest of that body. Under the control of Dr. Leavitt, the *Evangelist* took the side of reform, defended Congregationalism, assailing slavery, and vindicating revivals. In 1842 he became editor of the *Emancipator*, which was removed to Boston. He closed his connection with that paper in 1847, and was called into the original council, in 1848, by which the *Independent* was started. Many years before, Dr. Leavitt commenced the system of reporting sermons as they were delivered from the pulpit. The celebrated lectures of Mr. Finney, in Chatham Theatre, reported by Dr. Leavitt, attracted so much attention that professional reporters were brought from Washington to do the same thing for other papers.

HENRY C. BOWEN.

This gentleman, who, thirty years ago, united with other young merchants in establishing the *Independent*, is now the sole proprietor. His executive ability is very marked. He is liberal, generous, and considerate. The editors are untrammelled, their pay is

large, and they are allowed to call in any aid needful to give the paper a position among the best in the land. Large sums are paid to writers, — not any great sum to any individual, but a fair compensation to a large number. The proprietor intends to secure the best talent in the country, and pay that talent a handsome remuneration. Correspondence is not as much sought for, either foreign or at home, as formerly. Articles of merit, essays on important subjects and themes, take the place of gossiping letters. The new feature of the paper is the advocacy of female suffrage, to which it is as fully committed as to religion, anti-slavery, or temperance. Mr. Bowen is a genial, companionable, agreeable man, with great business talents. He has made the paper a paying success. It is, without doubt, the most profitable religious journal in the world.

FINALE.

In cutting itself loose from Congregationalism, as a partisan organ, the Independent has changed none of its principles. It is still an unflinching advocate of freedom in church and state. It advocates the reforms and humanities of the age with surpassing ability. Its editor-in-chief, scarcely forty-five years of age, is a very marked man in appearance. He is tall, with a decided stoop, a face in which the energy of youth and the maturity of age seem to struggle for the mastery. His hair, lightish-brown, is long, flowing, and prematurely gray. He walks the streets with his head inclined, his eyes on the pavement, taking no notice of even his friends. He is genial, warm-hearted, and sociable, has strong, warm friends, to whom he attaches himself as with hooks of steel.

FINANCIAL SUCCESS.

For twelve years the Independent was conducted on a sectarian basis; but it never was a financial success. The original owners fell off, one by one, till Mr. Bowen became principally responsible for the publication of the paper. It never paid its expenses. The editors were allowed to draw on him for any funds necessary to make the paper what it ought to be. He never questioned their expenditures, and paid all the bills cheerfully. While he was making money, a few thousands one way or the other amounted to but little. At the opening of the war, the Independent was indebted to Mr. Bowen in the sum of forty thousand dollars. This, with the heavy losses resulting from the war, obliged the house of which he was a partner to suspend. During the long years of its existence the proprietors had received no income in any way from the paper. He entered the office, rolled up his sleeves, and resolved to try the experiment whether or not the Independent could be made a paying paper. Twenty thousand dollars in cash have been paid for advertising since Mr. Bowen became the publisher. The indebtedness of forty thousand dollars has been paid from the profits. Two hundred thousand dollars was paid to extinguish the interest of parties in the paper. One half million of dollars has been refused for the paper. The salaries are liberal. The editor went on to the paper at a salary of eight hundred dollars a year, and is now paid six hundred dollars a month, or, in round numbers, seven thousand five hundred dollars a year. Dr. Leavitt, who started with the paper, has his salary

increased with his infirmities, and will be supported when he is too enfeebled to labor. The ablest men of the different evangelical denominations are secured to swell the editorial force. A department for temperance, Sunday schools, and other important causes, is to have an editor who shall be second in ability to none in the land. The Independent is claimed to be the best paying paper in America, except the Herald. And this has been the fruit of cutting loose from party, local and sectarian issues, and launching out on the broad ocean of Christian union, and giving its energies to the whole church.

LXXX.

SKETCHES HERE AND THERE.

SHARP MEN.—SMALL OF ITS AGE.—SHARP TRADE.—DANGEROUS PRACTICE.—IMITATING SIGNATURES.—TRICKS TO GET MONEY.—EXPERTS.—SOLD OUT OF HOUSE AND HOME.—JACOB LITTLE AND MORSE IN WALL STREET.—SHADOWS ON THE STREET.—FASHIONABLE FUNERALS.—A REASONABLE REQUEST.—RELIGION IN THE STREET.—PRODUCING A SENSATION.

THERE is more humor, more frolic and fun in the street, probably, than in any other part of New York. The sharpest men that can be found frequent the street. They represent every profession, and every calling. The business is ordinarily monotonous and dull. Men are full of animal spirits, and often of spirits that are not animal. These give vent to their feelings, and sharp sayings, practical jokes, snatches of the opera, shoo fly, and flash songs. Cat calls, imitation of birds, with hideous noises, enliven the scene. Jostling, knocking off hats, knocking new beavers down over the eyes of the owners, and other rude sports, are often indulged. If a man is at all unpopular, or makes himself obnoxious, he is quite likely to lose the collar of his coat. If he resists, or shows bad temper under the rough treatment, he will probably lose his entire suit. Mock trials are held, fines imposed, and from the court there is no appeal. If a child is born to one

of the Board, it is common to take up a penny collection as a present.

SMALL OF ITS AGE.

The characteristics of each one come out on the street. Bold operators show their pluck. The timid are laughed at. The penurious are scourged, and the mean show their nature. One broker was asked if he knew a party that was named. "Know him?" said the broker, "I was in college with him." "Was he as mean then as he is now?" "Yes, he used to go behind the college buildings to eat his nuts and raisins, that he might not give the fellows any." One of this class invited a few friends to celebrate the eighteenth birthday of his daughter. It was an unusual event, and his associates were afraid that this stretch of liberality would affect his health. In the course of the evening he presented some liquor, which he pronounced very choice. The servant passed the liquor round, pouring it into very small glasses, and in very small quantities. "This, gentlemen," he said, "is very old liquor; it was old when I bought it; I put it away when my daughter was born, and it has been kept eighteen years for this occasion." "I cannot believe it," said one of the guests; "it can't be as old as you say; *it is too little of its age.*"

SHARP TRADE.

Two brokers met. "I have a lot of merchandise," said one, "in a store, that I took in trade. I want to dispose of it." "I have two or three cases of clothing," said the other, "that I wish to dispose of—how

will you trade?" "I will take your clothing, and give you my merchandise—'unsight, unseen.'" "It is agreed." The merchandise consisted of old traps, sections of stove-pipe, broken tools, worm-eaten desks, remnants of brooms, decayed barrels, broken ladders, dilapidated hose, and kindred merchandise—the accumulation of years. The suits of clothes were of dark glazed muslin, simply basted.

DANGEROUS PASTIME.

Some of the most expert penmen in the country are in the street. The young men imitate the signatures of the boldest operators. It is quite a common thing in the office of brokers, at the stock board, and in the banks, for the clerks to imitate the hand-writing of distinguished men. They will give you the signature of Vanderbilt, Drew, Brown Brothers, Stout, Duncan, Sherman & Co., and others, so perfectly that the men themselves cannot distinguish the forged from the genuine. In some of the banks a clerk signs the name of the cashier to all the checks drawn by the bank, and will imitate the signature of the officer so well, that he cannot tell his own writing from that of his assistant. Bets are frequently made that a check presented so signed will be paid at the bank. An instance occurred the other day. A dinner was pending for half a dozen on the success of the experiment. A party drew a check on the bank, signed it as president, endorsed it as cashier, handed it to the paying teller, who looked at the signature and the endorsement; placed it on his file and handed over the money. The party then went behind the counter, paid the money back, and took

the check. When such pastimes are indulged, and such jokes played, and young men recreate themselves in imitating the signatures of leading men, no one can be surprised that an expert like Ketchum could forge the signature of his own House and the endorsement of the Gold Bank, and pass them current on the street.

A gentleman who stood at the head of the United States Treasury in this city, wrote a very peculiar hand. He was placed on the stand in an important case where a forgery had been committed. The party on trial had forged the name of a gentleman to a large amount. The case turned on the ability of the witness to decide whether the signature was genuine or not. He was very positive on that point. His own signature, he said, was so peculiar, that it could be told anywhere. While he was on the stand, three signatures were presented to him, and he was asked to decide which of them was genuine. He pronounced two of them to be his signatures. The council presented them to the court, and requested the judge to ask the gentleman if these were his signatures. He said they were. The counsel then stated that these two signatures pronounced genuine, were written while the gentleman was testifying—written in court by a young man who was sitting at the table and taking notes. The gentleman, amid great excitement, denied the statement, and said it was impossible that any one could imitate his hand. The Judge ordered the young man to produce another signature, and the court, the jury, the bar, and the spectators, looked on with intense interest. With astonishing rapidity he threw off four signatures in the presence of the company, so ex-

actly like the treasurer's hand-writing, that he said if they had been presented to him personally, at his department, he should have pronounced them genuine.

This practice is fraught with immense mischief, and banking houses, as well as dealers in stocks, are often victimized. Forged checks are presented for payment at a bank; presented usually near three o'clock, when the rush is great, and the officer in a hurry is liable to be imposed upon. Every day checks are paid that are forged, and the most ingenious devices are resorted to to keep outside of the criminal code. A check was presented the other day at one of the banks, payable to the order of a well-known House. The endorsement was forged, the party writing the name of the firm in whose favor it was drawn, and writing his own name above, with "per" at the end of it; but so written as to look like "jr"—(junior.)

TRICK TO GET MONEY.

When Curbstone brokers are hard up they resort to every possible plan to get a little money. As an illustration. A man called on a well-known firm to get the payment of a bill. It was a small bill of ten dollars. He wanted a check to send away, he said, and asked the house if they would give him a check for fifty dollars—he paying the balance in money—which the cashier was ready to do. He took the check home, commenced practicing, till he imitated the signature of the house perfectly. In a week he went back, said he had not used the check, but was going to use it that day. He desired the signature of the house on the check, just to identify his endorsement. The ac-

commodation asked was readily granted. He obtained a similar check, filled it up exactly, put in the sum of three thousand dollars, imitated the guarantee, went to the bank, handed the check for fifty dollars, which was paid; handed the check for three thousand dollars immediately after, which resembled the preceding one in every respect; that also was paid, and the party took the money and disappeared. Not only are signatures forged, but the amount in bonds and other securities is so altered as almost to defy detection. The rush of business is so tremendous in large offices in business hours, that sharp men are often successful in their frauds.

EXPERTS.

All the leading brokers are bankers. They take money on deposit, allow interest, and the money can be checked out, as in a bank. These large houses differ from banks in that they are not incorporated, and they deal in stocks, as well as take money on deposit. In nearly every house there are experts—men who seem to have an intuitive gift to detect forgery. It is a very curious thing to see a sharp expert at work. I was in an office the other day, a gentleman came in, handed a check to one of the firm, and said, "that is not my check, Sir; it is forged." It was a capital imitation, and the broker believed it was genuine. The man whose name had been forged held a bundle of checks in his hand, all of which were genuine except that. The broker placed the forged check in the centre of the bundle, threw it on the table, and called in his expert. Pointing to the package, he said,

“one of those checks is said to be forged.” The expert took the bundle in his hand, and turned them over so rapidly that the eye could scarcely follow the movement. He turned over probably fifty before he came to the bogus check. When he reached it, he jerked it from the bundle, and threw it on the table. He could give no satisfactory explanation how he detected it; it was not the paper, nor the filling, nor the signature, nor the endorsement; it was the whole thing. It did not *look* right. It was too smooth, too nice. There are some experts that can detect the best forged bill or altered bond, if placed among thousands, the moment the eye rests upon it. They command enormous salaries.

SOLD OUT OF HOUSE AND HOME.

It is considered a nice thing on the street to outwit a fellow broker. A gentleman owned a very nice house, which he had built and furnished to suit himself. He offered to sell it at an advance of five thousand dollars. A party instantly drew his check, and bought the house. When the papers were passed they were made out to a third party. The speculator made fifteen thousand dollars by the transaction. The bell of an up-town broker was rung one morning and a gentleman asked permission to examine the parlors. He was desirous of buying a house in that block, and had understood that they were all alike. He was from the country, had but little time to spend, and the uncivil occupant would not let him in. The civil broker showed him the parlors, and as he was leaving simply said, “I suppose you would not sell your house.” “Oh

yes," said the gentleman, "I would sell anything but my wife and children." A price was named, accepted, and a contract entered into. The next day he found he had sold to a broker—sold for ten thousand less than his next door neighbor got for his house, and had actually turned himself out of house and home, and had to take refuge in an attic, in an over-crowded Fifth Avenue hotel.

TELEGRAPHY.

Everything is bought and sold by the telegraph now. Gold sales are all transacted, contracts made, money paid, checks stopped, and millions change hands daily through the subtle agency of the wires. All banks, stock boards, and large houses of trade, do business by telegraph. In panics, money is made by outsiders. California, Chicago, Boston, and New Orleans, reap golden harvests when Wall Street is in a panic. Men in the street are at their wits end, but these cool operators in the distance "strike while the iron is hot." Professor Morse, and his associates, while they were struggling to give this great invention a permanent footing came into Wall Street to get money. The men were poor enough. The few persons that had confidence in the invention had no money. Things went roughly and savagely with the little band. They came into the street, meanly dressed, wearing rough shoes, and looked like men who had a hard battle to keep the wolf from the door. Jacob Little was then the great financier of the street. At that time he could have controlled all the telegraph lines in the land. He looked on Morse as a schemer, if not a

charlatan. "I will give Morse one hundred dollars to help him along," he said, "but not one dollar for investment." Little died in poverty, and Morse is a millionaire. John C. Spencer stood at the head of the Treasury Department, and was an intelligent, talented man; yet he asked John Butterfield how large a bundle could be sent over the wires, and if the United States mail could not be sent that way.

SHADOWS ON THE STREET.

One of our heaviest houses had reason to suspect one of its clerks. A detective was employed to track the young man, and he followed him for fourteen days. At the end of that time, he presented a written report of the movements of the clerk, and he kept track of him every hour. The clerk lived in a country town—he reached his home by car and boat, and during the time the detective was on his track, he was with the clerk on every train, and in every boat. He knew where he went, how long he stayed, with whom he talked, and what he ate and drank. He was followed to places of amusement, to houses of drinking and gaming. Twice he rose at two in the morning, after he had retired, and met parties whom he had accurately described. There was a shadow on his path perpetually. When he was brought into the president's room, and charged with peculations, he was overwhelmed with the accuracy with which his movements were detailed. He confessed, made restitution in part, and was allowed to escape.

FASHIONABLE FUNERALS.

Style is everything, everywhere. Persons have to be married in style, and buried in style. Few men can manage either a party or a funeral. The attendants on either can tell on the entrance of a room, who has charge of it. At a genteel funeral, everything is artistic. Cards of invitation are issued, and the party having charge of it must not be interfered with. The arrangement of the furniture, position of the coffin, the style and ornament of the casket, the closing of the shutters, the adjustment of the gas—all indicate fashion. The plate-glass hearse, the number of the horses, the size and quality of the plumes—all indicate the wealth of the house, and its position on 'Change.

A REASONABLE REQUEST.

It is a common thing for New York men to club together, buy a tract of ground in some out of town location and build up a settlement, select and exclusive as they please. One of these elegant and cozy retreats is on the North River. To accommodate the families a small but elegant church was erected, and the congregation was more select than numerous. Among the new comers was a gentleman who stands quite high at the Bar. He joined the congregation, and was peculiar for a slow, yet decided and bold utterance. In the service he kept a word or two behind the congregation, and uniformly did so to the great annoyance of the worshipers. His voice was so loud, his manner so patronizing, and his persistent lagging behind so annoying, that he attracted general atten-

tion. Had the congregation been larger the annoyance would have been less observed. One Monday morning, coming down in the boat, the company were expressing their impatience that the beautiful service should be so marred by the persistency of one man. One of the party, a prompt, rough, honest-speaking man, said, "I will take the nonsense out of him; I will make him keep up next Sunday." He went toward the legal gentleman, who was sitting by himself, and the company thinking there might be some music, gathered around. Addressing himself to the party he said, "I see you attend our little church on Sundays." "Yes, sir." "I hope you are interested." "Very much," was the reply—"we will have a fine congregation by-and-by, as the population come in." "Well!" said the broker, "perhaps you would be willing to confer a favor on our society, if you are interested in our movement." "Oh, certainly, certainly," was the bland reply, "anything I can do for the society I will be very happy to do." "Well, sir, won't you be kind enough, next Sunday morning, to 'descend into hell' with the rest of the congregation?"

RELIGION AND MONEY.

"Where do you attend church?" said a gentleman to a prominent operator in the street. "Rev. Dr. — endorses my paper," was the reply. Yet Wall Street, at least half a day can be found in the fashionable uptown churches. Many of them are devoted Christian people. They are identified with mission work among the lowly; they give liberally to every good cause; they are teachers and superintendents in Sunday

schools. In the afternoon, the great mass of Wall Street will be found in Central Park, rather than in church. The new system of what are called sacred concerts on Sunday nights, in which the leading opera singers perform operatic music, is patronized and countenanced principally by the operators in the street. The annual election of wardens and vestry of Trinity parish excites quite as much attention in Wall Street as it does in any portion of the city. Trinity leases are immensely valuable, and as they occupy the best portion of the city, and are under the control entirely of the vestry, the annual choice of this body excites great attention. The famous Morley lease, which Aaron Burr was obliged to hypothecate with John Jacob Astor when he fled from the country, laid the foundations for the landed wealth of that remarkable house.

LADY BROKERS ON THE STREET.

It is no uncommon thing for ladies to appear on the street. Some of them have money of their own, some of them desire to have. Many have a taste for speculation; with others, the infatuation of stock gambling is intoxicating. They walk into the street, engage a small broker to transact business, leave their margin and watch the operation with intense interest from day to day. A lady whose husband was cleaned out in the street, took her little patrimony and went among the brokers. For the fun of the thing, as a house said, a party was found willing to make an investment. It proved a lucky one. The lady immediately withdrew from the street, took the lease of a public house

in a fashionable watering place, ran it in superb style, made a very handsome thing in the business, sold out advantageously, and retired with a competency, showing herself to be one of the marked business women of the age.

A lady often seen in Wall Street has a romantic history. Her husband is well known in New York. He lives in fine style in the upper part of the city, and drives one of the most dashing turn-outs in the Park. His wife, an elegant and accomplished lady, he neither lives with nor supports. Before she tried her ability in Wall Street, she took a very effectual way to mortify her husband, for he has great personal pride. Resolved not to be dependent on the man who had deserted her, and not to want bread, she identified herself with a fashionable uptown establishment, as a worker of elegant gold embroidery. She issued a beautiful printed circular, announcing herself by her husband's name, and stating his business, so that there could be no mistake about the identity. She offered her services to the fashionable ladies of New York, stating her reasons for her course, that she desired to earn her bread for herself and children. New York was wonderfully agitated for a short time, and the lady obtained what she deserved,—a fair start. The gold embroidery exhibited in Paris, which attracted so much attention among the crowned heads at the Exposition, was the work of this lady. Her pluck, ability, and daring made her shop on Broadway too small. She found a fitting field in the street, and operates with the average success.

LXXXI.

SHARP BUSINESS, AND ITS VALUE.

TWO KINDS OF BUSINESS. — TWO MACADAMIZED ROADS. — CASES IN POINT. —
A HARD CREDITOR. — A SHARP MERCHANT. — TWO SHARPEERS. — MATRI-
MONIAL SHARPNESS.

THERE are two kinds of business men, and two kinds of business, in this city. The old-school merchants of New York are few. Their ranks are thinning every day. They were distinguished for probity and honor. They took time to make a fortune. Their success proved that business integrity and mercantile honesty were a good capital. Their colossal fortunes and enduring fame prove that to be successful men need not be mean, false, or dishonest. Astor, Cooper, Dodge, Stewart, Stuart Brothers, the Phelps, in business, are representatives of the same class. When John Jacob Astor was a leading merchant in New York, he was one of the few merchants who could buy goods by the cargo. A large dealer in teas knowing that few merchants could outbid him, or purchase a cargo, concluded to buy a whole ship-load that had just arrived and was offered at auction. He had nobody to compete with, and he expected to have everything his own way. Just before the sale commenced, to his consternation he saw Mr. Astor walking leisurely down the wharf.

He went to meet him, and said, "Mr. Astor, I am sorry to see you here this morning. If you will go to your counting-room, and stay till after the sale, I'll give you a thousand dollars." Without thinking much about it, Mr. Astor consented, turned on his heel, and said, "Send round the check." He found that he had made one thousand dollars, and probably had lost ten thousand dollars. But he kept his word, and that is the way he did his business.

The lease of the Astor House ran out some time since. Just before it expired some parties from Boston tried to hire the Astor House on the sly, over the heads of the Stetsons. In a private interview with Mr. Astor, they wanted to know his terms. He replied, "I will consult Mr. Stetson, and let you know. I always give my old tenants the preference." To consult Mr. Stetson was to defeat the object they had in view, and they pressed it no farther. No one asks a guarantee of an old New York merchant that he will not cheat in the commodity which he sells.

TWO MACADAMIZED ROADS.

The path to success is plain. It can hardly be missed. Yet success is the exception. The road to commercial ruin is as broad and well known as Broadway, yet it is crowded. Some men always get along. Throw them up anywhere and they will come down on their feet. Thus continued prosperity follows a well-known law. One of the best known presidents of one of our banks began his career by blacking boots. He came to New York a penniless lad, and sought employment at a store. "What can you do?" said the mer-

chant. "I can do anything," said the boy. "Take these boots and black them, then." He did so, and he blacked them well; and he did everything else well. Quite a young man has been promoted to be cashier over one of our leading banks, and that over older men. His associates dined at Delmonico's. He ate a frugal dinner daily in one of the rooms of the bank. Industry, integrity and pluck are at a premium in New York. Men envy Stewart's success who never think of imitating his toil, or his business integrity. Mr. Claflin, the rival of Stewart, works more hours a day than he requires any employee to do. Till quite recently he made his own deposits in the bank. Yet defalcations are many. Cases of embezzlement abound. Revelations of fraud are daily and startling. Men of high standing are thrown down, and desolation carried to their homes. Dishonesty, rash speculations, stock gambling, expensive horses, with women, wine, fast and high living, tell the story. Most of our large houses and enterprising merchants and rich men have at one time or another gone under. Many such have taken off their coats, rolled up their sleeves, and gone at it again, seldom without success. Many have given up hope, and taken to the bottle. New York is full of wrecks of men, who, because they could not pay their notes, have flung away character, talent and all.

Men who are in positions of trust, cashiers, clerks, and others, who have the handling of large amounts of money, are often tempted to use some portion of such funds for outside speculation. They always mean to replace the money from their winnings. But they lose, take more, are discovered, and are ruined.

A SHARP MERCHANT.

In travelling, I passed the night with a wealthy merchant. His name on 'change was a tower of strength. He had made his fortune, and was proud of it. He said he could retire from business if he would, have a fortune for himself to spend, and settle one on his wife and children. He was very successful, but very severe. He was accounted one of the shrewdest merchants in the city. But he had no tenderness towards debtors. In the day of his prosperity he was celebrated for demanding the full tale of brick, and the full pound of flesh. A few months after I passed the night with him he became bankrupt. His wealth fled in a day. He had failed to settle the fortune on his wife and children, and they were penniless. He was treated harshly, and was summarily ejected from the institutions over which he presided. He complained bitterly of the ingratitude of men who almost got down on their knees to ask favors of him when he was prosperous, and who spurned and reviled him when he fell. If in the day of his prosperity he had been kinder and less exacting, he might have found friends in the day of his adversity.

TWO SHARPERS.

A noted sportsman, taking dinner at one of our clubs, exhibited a diamond ring of great beauty and apparent value on his finger. A gentleman present had a great passion for diamonds. After dinner, the parties met in the office. After much bantering, the owner consented to barter the ring for the sum of six hundred dollars. As the buyer left the room, a suppressed tittering

struck his ear. He concluded that the former owner had sold both the ring and the purchaser. He said nothing, but called the next day upon a jeweller, where he learned that the diamond was paste, and the ring worth about twenty-five dollars. He examined some real diamonds, and found one closely resembling the paste in his own ring. He hired the diamond for a few days, pledged twelve hundred dollars, the price of it, and gave a hundred dollars for its use. He went to another jeweller, had the paste removed, and the real diamond set. His chums, knowing how he had been imposed upon, impatiently waited for his appearance the next night. To their astonishment they found him in high glee. He flourished his ring, boasted of his bargain, and said if any gentleman present had a twelve hundred dollar ring to sell for six hundred dollars, he knew of a purchaser. When he was told that the ring was paste, and that he had been cheated, he laughed at their folly. Bets were freely offered that the ring did not contain a real diamond. Two men bet a thousand dollars each. Two bet five hundred dollars. All were taken: umpires were chosen. The money and the ring were put into their hands. They went to a first-class jeweller, who applied all the tests, and who said the stone was a diamond of the first water, and was worth, without the setting, twelve hundred dollars. The buyer put the three thousand dollars which he had won quietly in his pocket. He carried the diamond back and recalled his twelve hundred dollars, and with his paste ring on his finger went to his club. The man who sold the ring was waiting for him. He wanted to get the ring back. He attempted to turn

the whole thing into a joke. He sold the ring, he said, for fun. He knew that it was a real diamond all the time. He never wore false jewels. He could tell a real diamond anywhere by its peculiar light. He would not be so mean as to cheat an old friend. He knew his friend would let him have the ring again. But his friend was stubborn—said that the seller thought that it was paste, and intended to defraud him. At length, on the payment of eight hundred dollars, the ring was restored. All parties came to the conclusion, when the whole affair came out, that when diamond cuts diamond again some one less sharp will be selected.

MATRIMONIAL SHARPNESS.

New York merchants frequently sell their daughters as well as their goods. It is quite a common thing to put respectability and standing against money. One of our most unscrupulous politicians became rich, as such men do sometimes. He wanted respectability and social position. He proposed to attain them through a reputable marriage. He proposed for the hand of one of the fair damsels of Gotham. His political position was high, his future prospects dazzling. The lady's father, with mercantile frankness, offered the hand of his daughter, on condition that a hundred thousand dollars were settled upon her, secured by real estate. The proposal was accepted, and the wedding preparations went on. An elegant house, in an aristocratic locality, was purchased. It was fitted up in great style. The young lady was congratulated on her fine prospects. More than once, as the time drew near for the marriage, the father hinted that the little preliminary

transaction should be attended to. "O, yes! O, yes! Certainly, certainly," the bland politician would say. His brother was absent; the papers were not complete; but it would be all ready before the marriage. It was not till the afternoon of the wedding that the papers, in due form, were laid before the gratified father. The wedding came off in great style. Marriage in high life greeted the eye in all the papers. A subsequent examination showed that the property conveyed to the bride was covered with a mortgage of ninety-five thousand dollars. It bore date of the same day of the settlement, but was prior to it, and duly recorded before the settlement was made. The mortgage conveyed the property to a near and sharp relative of the bridegroom. On the return from the bridal trip, the party receiving the mortgage refused to deliver it up to the bridegroom, alleging that the mortgage was genuine, and that for it he had paid a legal consideration. Whether New York will be electrified with a lawsuit between the parties remains to be seen.

A young man, who had fixed the matter all right with the young lady, went to Cornelius Vanderbilt and said: "I wish to marry your daughter, but I want *her*, and not her money." The blunt old Commodore coolly replied: "I did not know she had any money." The wrathful young man told the Commodore that he and his money and his daughter might go—elsewhere. "Hold on;" said the Commodore; "don't get into a passion." He held on, and became a favorite son-in-law and partner of the old man.

LXXXII.

HORACE B. CLAFLIN.

HIS COMMERCIAL PALACE.—MR. CLAFLIN'S PERSONAL APPEARANCE.—RIVALRY WITH STEWART.

THE list of financial men in New York would not be complete without a notice of that remarkable merchant, H. B. Claflin. He began his mercantile career in the interior of Massachusetts, where he purchased goods in the smallest way, and was his own expressman and porter in conveying his purchases from the warehouse of the merchant to his own humble counter. He set up an establishment in Worcester, and was celebrated for his enterprise and success, his fair dealing, popular manners, and democratic ideas. His fortune reached the great sum of \$15,000. When it was known that this capital was to be taken from Worcester, and removed to New York, the town was greatly moved over the loss of the man, and more over the loss of the money. Such a heavy drain was considered especially damaging to the business prospects of that flourishing town. Thirty years ago Mr. Claflin came to New York and opened business in Cedar street, under the firm of Buckley and Claflin. His first sensation was created in a cellar in Broadway, under Trinity Building, where under the name of Claflin, Mellen & Co., Mr. Claflin's

enterprise and dash brought the house prominently before the country. It took a start that it has never lost, and it has, to-day, no rival worthy of the name except Stewart.

HIS COMMERCIAL PALACE.

The huge warehouse or dry goods palace, with a frontage of one hundred feet on Church street, one hundred feet on West Broadway, and four hundred on Worth street, is the grandest dry goods house in the world. It is built of Nova Scotia sandstone, in a tasteful style of architecture. It is seven stories high, and is finished in the highest style of art, with every convenience. It has various departments, such as a Flannel Department, Dress Goods, Shawls, Silks, White Goods, Lace, Cloth, Boots and Shoes, Hosiery, Notions, and Carpets. Each department is as distinct as if it were a separate establishment. Each has its own head. To each department the rent is charged, gas, clerk hire, etc. All this has to be paid out of the sales of the department; after which the profits are figured up.

The second floor is devoted to the general office of the concern—rooms for the firm, for book-keepers and cashiers, of which there is a small army. Mr. McNamee is at the head of the credits of the firm, and all who wish to open accounts do it through him. The Post Office department, costing ten thousand dollars a year, the Telegraphic department, and the Law department,—for Mr. Claffin keeps his own lawyer under his roof as he does his cashier—are complete in their way.

The third floor is a curiosity. It is appropriated to merchants and to out of town customers who trade with

the house. The room is handsomely carpeted, and to each customer is assigned a desk with a key for his private use. All letters sent to customers are taken charge of by the house, and delivered as regularly as at any place of business. All letters sent from this room are mailed free of expense to the writer. Men temporarily in the city have desks assigned them, and they do their business as regularly as if in their own counting rooms. Firms, located in Galveston, New Orleans, Charleston, St. Louis, St. Paul's, keep agents in New York. These have desks at Claffin's, with the names of their houses in conspicuous places. It takes seven hundred men to run this establishment, from the porter and packer to the guard at the front door. The assortment of dry goods is complete. Everything in the line that can possibly be desired can be found under one roof. Dry goods, dress goods, silks, velvets, cottons, prints, boots and shoes, hats, clocks, looking-glasses; with every article that can be included under the significant word—"notions."

MR. CLAFLIN'S PERSONAL APPEARANCE.

A visitor might stroll through this immense warehouse, up stairs and down stairs for a week, and not discover any man whose appearance would indicate that he was the vigilant, indomitable, persevering, and celebrated head of this distinguished house. In the cellar, on the dry goods floor, in the office, through the various departments, the visitor would probably pass Mr. Claffin a dozen times. He is a plain, unpretending, modest looking man, about sixty years of age, a little under size, genteelly formed, hair light, and inclined

to gray, and head quite bald. He wears a common business suit of gray, with a shaker colored slouched hat, bears a face rosy as a mountain nymph, and fresh as a pilot's. He seldom speaks; when he does it is aside, in an under tone and his voice is rarely heard. He will sit on a box of goods, braced up by clasping his knees with both hands, and transact business with the heaviest merchants in the land. For a long time he took charge of the financial department himself, making all the deposits in the bank with his own hand. Till recently he purchased all the prints. He now has the general oversight of all the business. He comes early in the morning, seldom later than nine o'clock. He remains till six, later if the business of the day is not complete. He is as popular in his establishment as Stewart is personally unpopular. He is popular with his clerks, who serve him with alacrity; popular with the trade, who buy of him in preference to Stewart, when they can get the class of goods they want, and popular with the great manufacturers. He has exact rules. At the door there is a tell-tale of peculiar construction, by which the coming and going of every man is marked. If a person is late, Mr. Claffin does not fine him as Stewart does; but, if it is repeated, at the close of the season, the party is not re-engaged. All employees are required to enter by the door on Church street. To all the rules imposed on his clerks Mr. Claffin adjusts himself. It is against the rules to enter on the Worth street side of the establishment. In a violent storm, Mr. Claffin has been known to walk the whole length of the building, rather than go through the passage prohibited to his salesmen. Ed-

ward E. Eames, one of the partners, is about forty years of age, tall and slim, with black hair; quick and sharp, quite a business man of the Stewart style, and not a pleasant man to be under. He buys the domestic goods. Edward W. Bancroft is a sharp business man, and conducts the department of finance. He is agreeable and gentlemanly, but has none of the enthusiasm and elements of popularity which mark Mr. Claffin.

RIVALRY WITH STEWART.

The great millionaire bore no love toward the house of Claffin & Co. He had broken down several establishments, and it is not for the want of an effort that Claffin himself is not among his slain. Once, it was thought that Claffin would have to succumb, but the merchants, capitalists, and creditors of the house had so much confidence in Mr. Claffin's integrity and ability that they came to the rescue of the house, saved it from going down, enabled it to pay one hundred cents on the dollar, and started it upon a career of unparalleled success, which ten years has not dimmed. Claffin's sale of dry goods was greatly in advance of Stewart's; but Stewart's immense capital enabled him to control important lines of goods, and compel a trade from merchants who did not like him. He could manage the market in dry goods at pleasure, and could break down every large house in New York, if he would. If he wanted a line of carpets, he advanced a hundred thousand dollars capital to the manufacturer. He did the same for a certain line of cottons and other goods. By means of his capital, he secured the best

style of imported goods. He controlled every glove made by Alexander sent to this country, and sold out of his own house a million of dollars worth a year. Every little while he threw a line of goods on the market cheap, to wake merchants up.

He was a very hard man on credits. If a man wished to open a credit with his house, he had a list of questions that had to be answered. He must tell how old he is, whether he is married or single, how many children, how much he owes, how much it costs him to live; whether he drinks or gambles, and other questions. Many merchants refuse to answer these questions, regarding them as impertinent. On all these points, Mr. Claffin differs from Stewart. He does not cage himself up and hedge himself round with officials. He is all over the establishment with his porters and clerks, book-keepers and salesmen. He is genial, humorous, affable, and friendly. He is very liberal in the matter of credits. If a man stands fair in the community, he can get a line of goods at the house. He is very considerate to his clerks, and makes them feel that they are a part of the establishment. Still there is but one head, and all understand that. Mr. Claffin is very liberal in his donations, and his private gifts are very large. He is as simple hearted as a child. He can be seen on Sundays in the infant department of the Sunday School, with some fatigued and weary little child on his knee, joining with the class in singing "the sweet story of old, when Jesus was here among men."



STOCK EXCHANGE, BROAD STREET.

LXXXIII.

STOCK EXCHANGE.

THE GOLD ROOM.—THE CLEARING HOUSE.—GAMBLING IN STOCKS.

THE Stock Exchange is the name of the fine marble building on Broad street and Wall, where the daily stock transactions of the country take place. The stock board is an incorporated company, and is the only lawful association in the city for the transaction of business connected with stocks. The board is composed of ten hundred and fifty members, all other boards having been consolidated with this. From these members is chosen a council of forty persons, who have absolute control over the exchange. The initiation fee is \$10,000. The party is admitted by ballot, and four black balls defeat an election. But few persons are initiated. Seats can be purchased at a price of \$5,000. A seat in the board is absolute personal property. A member can sell out as he could sell any other merchandise that he owns. The party purchasing has to run the ordeal of the committee on admissions. Here, as in the other case, four black balls defeat an election. An admission fee of \$500 is demanded of all who come into the board by purchase. The annual dues are \$50.

In the lower story of the stock exchange there is a

large room, one portion of which is separated by an iron railing. Behind this railing none but regular members of the board are allowed to pass. Here, the irregular sale of stocks takes place. The sales begin at any time, and stocks are sold in order and out of order. A dozen stocks can be sold at one time. Parties begin the sale when they choose, and continue it as long as they are disposed to. The room is a perfect bedlam from morning till night. The sales are irregular only in regard to the manner of selling and the character of the stocks offered. None but regular members of the board can buy and sell. The terms of the sale and the rules of the board are strictly observed, and expulsion would follow their violation as in the regular room of the exchange. A portion of the room is a lounging place for speculators, curbstone brokers, and soldiers of fortune. Fifty dollars a year is required as an entrance fee. It is cheaper than an office can be hired elsewhere. It is better than to be lounging on the curbstone, or drenched by the pelting rain. The crowd is a noisy, brawling, ill-dressed, ill-behaved set,—turbulent and discordant. Huddled together are all classes and conditions, foreigners and natives, Jews and christians, seedy speculators and adventurers; they resemble the inmates of the "bummers' cell" in the Tombs of a Sunday morning. These men operate through the brokers, who crowd the cock-pit within the iron railing. The language of this room differs somewhat from that of the street. Little knots of men can be found in different parts of the room, and are known by specific names, such as "the Eric gang," "Central clique," and the "Rock Island fellows."

These men keep up the din and clatter all day, like men in a mock auction store, till the janitor drives the parties into the street as he closes the doors.

Up stairs is the regular board, where business is done in order. Only a certain line of stocks is allowed on the list, and these stocks are called in order. At half after ten o'clock precisely, the vice-president takes his chair and calls to order. The morning sessions are usually dull. The regular stocks are called in a slow and monotonous manner. There are few chairs in the room, a portion of which are occupied. Loungers hang round listlessly, reading papers and talking. Gradually the members file in. By twelve o'clock the room is crowded. Every standing place is occupied. In the absence of excitement in the sale of stocks members recreate themselves by pastimes. They joke, they scuffle, slap each other on the shoulders; knock a new spring hat down over the eyes of an exquisite; vary the excitement with cat-calls, whistles, and imitations of domestic animals, especially those of the barn-yard. When an exciting stock is reached the whole thing changes. The great mass quiver with excitement. They rush to the cock-pit in front of the desk, pushing aside the slow, and trampling on the feeble. Stock is offered and taken—"500"—"100,000"—"50 and more,"—"any part of a million." The whole room rings with excitement—five hundred men yelling, stamping, screaming, swaying their bodies, swinging their arms—hitting out right and left, while the loud voice of the janitor increases the confusion as he shouts out the name of some broker who is needed on the outside, or for whom a telegram has been received.

This controlling institution is *entered* from Wall Street and Broad. It is a marble building, of great elegance. The Gold Room, where the daily sales take place, is one of the most brilliant rooms in the city. The vaults are models of security. They have in them two hundred and fifty safes, each secured by independent locks, which have in them a million combinations. No two locks are alike. Each member of the Board of Brokers has a safe assigned to him. In these vaults repose the treasures of the millionaires of New York. The board was organized in 1794. At one time the entrance fee was fifty dollars. It is now three thousand dollars. A candidate is put on probation for ten days. His financial honor must be without a stain. Application must be made through some well-known member, and the fact is made public. If no objection is made, a ballot is had. Fourteen black balls defeat an election. The initiation fee is put high, that none but men of capital and honor may be admitted. The rules are extremely stringent. A violation is followed by summary ejection. Every contract is made on honor, and must be kept to the letter, or the party is expelled, whoever he may be. For instance, a hundred shares of Erie are sold at the board by one broker to another. The seller delivers the stock, and takes in payment the check of the buyer. The check is known to be worthless. The buyer cannot pay till he has delivered the stock to the customer who ordered it. But the check will be made good before three o'clock. Millions of stock pass daily from one hand to another in this way. During all the years of the existence of the board but one member has been found guilty of

fraud. Some of the sharp, bold operators, who bull and bear the market, cannot get into the board at any price. They would give ten thousand dollars to become members. Their financial reputation is bad, and they cannot enter. These men operate through members of the board.

AN INSIDE VIEW.

On entering the building, the members pass up a broad flight of stairs into a small ante-room, where their tickets are examined. They are then admitted into the Gold Room. It is a very gorgeous room. It is as elegant as wealth and taste can make it. The stuffed arm-chairs are inlaid with gold. The walls are covered with green silk, lapped in heavy folds, instead of paper. The ceiling is elaborately painted, chandeliers hang around. The president's seat is magnificent. The president has no salary. His position is one of honor. The work of the board is done by the first vice-president, who from ten to one calls the stocks and declares the sales. For this monotonous service he has a salary of seven thousand five hundred dollars a year. The second vice-president presides over the second board, and has three thousand dollars a year for his work. A regular stock list is made out. No stock can be sold at the board that is not on the list. Guarantees are required from all parties who offer stock, and none can be put on the daily list without a vote of the board. At high 'change, the room, that will hold a thousand, is packed. In front of the president's desk is a deep basin, called the cock-pit. In this basin is an oblong

table, fastened to the floor by iron clamps. Without this, the excited crowd who huddle together in the cock-pit would trample each other to death.

Daily some stock excites the market. Its unexpected rise or fall produces intense feeling. The lists of stocks are usually quietly sold without attention. The exciting stocks are well known, and when called, arouse the whole chamber. Chairs are abandoned, men rush pell-mell into the cock-pit, and crowd, jostle, push, and trample on one another. They scream out their offers to buy and sell. They speak all at once, yelling and screaming like hyenas. The scene is very exciting. Pandemonium is not wilder, or more disorderly. The presiding officer stands erect, cool and silent. Several hundred men surge before him, stamping, yelling, screaming, jumping, sweating, gesticulating, violently shaking their fists in each other's faces, talking in a tongue not spoken at Pentecost. The president holds in his hand a mallet of ivory, and before him is a block of wood encased in brass. On this he strikes with his mallet, to control the intense excitement. Without it he would pound his desk to pieces in a short time. So many minutes are allowed for the sale of stock. In the midst of this mad frenzy and apparent disorder, every word of which is understood by the initiated, the mallet comes down with a shower of vigorous blows. "Order! order!" runs through the chamber. The noise and tempest is hushed in a moment. "No more offers today, gentlemen!" the officer says, as the name of the buyer is announced. If the sale is contested, the president names the buyer. If an appeal is taken from his decision, it is settled on the spot by a vote of the board.



THE GOLD ROOM,

A hundred thousand dollars often hang on that decision. The party against whom it is given can do nothing but submit.

THE GOLD ROOM.

This is an organization distinct from the stock board. Its rooms are not in the stock exchange, but are reached by a passage-way in the rear of the stock room. It was organized seven years ago, and confines its business to transactions in gold. It is more exciting in its methods of doing business than the stock exchange. A large proportion of the persons who crowd the gold room are young men, clerks, and even boys. At the stock board none but actual members can buy and sell. Junior partners are taken in to represent the house at the board, now that muscular brokerage is so prominent. In the gold room members can be represented by their clerks, assistants, or messengers. All such must have a power of attorney from the principal that he will be bound by the contracts of his representative. This young element gives a rough, uncouth, wild look to the gold room, and makes strangers wonder whether these beardless youngsters are the famous BULLS and BEARS of which so much is said. The transactions of the gold room are on the highest principles of honor. Two men talk quietly together, without a witness, a few minutes, and a million of gold passes. The gold dial indicates gold at 1.13. Instantly twenty youngsters spring to the cock-pit and commence screaming. A portion of them shout 1.13, another portion 12 $\frac{1}{2}$. Apparently exhausted, the confusion ends, and the little dial

indicates gold at 12½. Gold has dropped one-eighth, and a million has been sold. Somebody makes, somebody loses. But the contract made by the lads around that oblong table is faithfully kept by their principals. It must be, or the defaulting party would be immediately expelled the board. Gold is sold in lots—a million lot is very common. The sale of gold in six days in September, 1869, amounted to these enormous sums: 98 millions 390 thousand;—85 millions 436 thousand;—93 millions 300 thousand;—88 millions 500 thousand;—324 millions 524 thousand;—and 500 millions. In all these sales except the last no man shrank from his contract or failed to deposit his certified check to make good his losses at the board. The gentleman who presides at the stock board is a minister. He finds the salary of \$5,000 a year and the surroundings, more profitable than occupying the pulpit. The exactness with which business is transacted is marvelous. Millions pass, not only without error, but without the slightest irregularity. The principal business of the gold board in ordinary times is done in the morning. The sales commence at 10 o'clock. Regular buyers send their orders to brokers by telegraph. The railroads, banks, moneyed institutions, corporations, and heavy merchants, have wires that connect them with the gold room. In their ordinary business these men are not speculators. They must have a daily supply of gold without regard to price. These orders are filled in the morning. The gold board therefore opens strong at 10 o'clock, while the stock board is weak.

SALE OF GOVERNMENT BONDS.

Government securities are not sold at the regular stock board. The demand for these securities requires a continuous sale. At the stock board they would have to take their place in the regular list and be called for when they were reached. To accommodate the government a special chamber is assigned for the sale of governments. It is a handsome room adjoining the stock board. None but regular members of the board, however, can buy or sell. All orders come through these gentlemen.

THE CLEARING HOUSE.

This institution is an important portion of the stock and gold operations of the street. All the gold that is sold passes through the clearing house. It is one of the most interesting places in New York, and gives one a glimpse of the stupendous business carried on by the moneyed men of the city. The clearing house is not open to the public, but can be visited by special permission from the manager. The association known as the Clearing House was created in 1853. Formerly, to exchange checks and enable the banks to settle with each other, messengers were sent from bank to bank. A full settlement was effected only once a month. The up town banks were always indebted to the down town banks. Through this indebtedness "kiting" was carried on, and other irregularities. It was necessary to check these. The universal custom of doing business through the banks made such an increase of labor that the old mode of exchanging checks became im-

practicable, and the clearing house became a Wall street institution.

The association is located in the third story of the building of the Bank of New York. The centre of the room is occupied by a bank counter, extending on four sides, with a passage inside and out. Fifty-nine desks are placed on the counter for the use of the fifty-nine banks represented in the association. Each desk bears the name of the bank to which it belongs. Fitted up in each desk are fifty-nine pigeon holes for the checks of the various banks. Two clerks represent each bank. One remains at the desk and receives all the checks on his bank. He signs the name of the bank to the sheet which each outside clerk holds in his hand. These outside clerks go from desk to desk and leave the checks received the day before, with the banks on which they are drawn. Banks do not begin public business till ten; but clerks have to be on hand at eight, when all checks are assorted and arranged for delivery at the clearing house.

At ten minutes before ten the bank messengers begin to assemble and take their places. As they enter they leave with the messenger a slip containing an exact account of the bank they represent. These statements are put on a sheet prepared for that purpose, and must conform precisely to the checks received inside, before the clearing house closes its duties. If there is any error or discrepancy the bank is immediately notified by telegraph, and the clerks kept until the matter is satisfactorily adjusted. At ten, promptly, business begins. Clerks come rushing in with small trunks, tin boxes, or with bundles in their

arms, and take their seats at the desks. On the side of the room entered only from the manager's office is a desk, not unlike a pulpit. Precisely at ten the bell rings, the manager steps into his box, brings down his gavel, and the work of the day begins. Quiet prevails. No loud talking is allowed, and no confusion. A bank late is fined two dollars; a party violating the rules or guilty of insubordination, is fined two dollars and reported to the bank. On repetition, he is expelled the clearing house. The daily transactions of the clearing house varies from ninety-eight to one hundred millions. The system is so nicely balanced that three millions daily settle the difference. Each bank indebted to the clearing house must send in its check before half after one. Creditors get the clearing house check at the same hour. Daily business is squared and all accounts closed at half after three. Every bank in the city is connected with the clearing house by telegraph. The morning work of clearing one hundred millions, occupies ten minutes. Long before the clerks can reach the bank, its officers are acquainted with the exact state of their account, and know what loans to grant or refuse. Through the clearing house each bank is connected with every other in the city. If a doubtful check is presented, if paper to be negotiated is not exactly clear, while the party offering the paper or check is entertained by some member of the bank, the telegraph is making minute enquiries about his financial standing. Before the conference closes the bank knows the exact facts of the case. Mr. Camp, the manager, has great executive ability. He holds the hundred and eighteen bank messengers in admir-

able order, and blends the character of a gentleman with the efficient discharge of his duties.

GAMBLING IN STOCKS.

I shall refer to the mania in stock gambling—its extent and bitter fruits—in another article. Whatever there is about dealing in stocks that savors of gambling, it is not difficult to see why dealing in gold and in stocks is not quite as honorable as any other calling. Called by another name men are as sharp, as shrewd, and as tricky in trade, as any that can be found in the street. Men are capitalists, bull and bear dry goods, wheat and provisions; corner coal, form cliques and combinations to make money over their less wide-awake associates, as much so as in Wall Street. It is certain that gold is as much an article of commerce as cotton. If a merchant, shrewd and rich, should get some private information that satisfied him that cotton was going up, he would not probably tell all the world what he knew, but would go quietly and buy up all the cotton he could command. He would not be pronounced a gambler in cotton, but held up as a model of enterprise and far-sightedness. Stewart has over and over again bought up cottons and other styles of goods, and compelled the trade to buy of him at his own price. He is not called a gambler in cloths for the trade, but considered honorable and shrewd. There are styles of goods of which he holds the complete monopoly, and makes the market tight on that class as Wall St. operators do on greenbacks. During the war, some men bought up all the duck that was manufactured in Europe, and took a contract for a term of years. Their

families roll in wealth from what is called a fortunate speculation. Immense quantities of whisky were bought, and hundreds of warehouses rented to store it. It was held by the parties who bought it at a low figure, till it raced up like gold on the Black Friday. These men were called fortunate dealers and not gamblers. William B. Astor buys whole blocks of land in the upper part of New York. He does it because he knows that property will rise on his hands. A society in New York bought a block of ground—placed upon it a church and parsonage, and then sold the balance for more than the whole land cost, church and all. The society bought the ground because it knew it would rise, and not to lose money.

Stocks sold at the regular board represent substantial property as much as any merchandise in the land, as ships or warehouses. They represent immense franchises, railroad beds, rolling stock, real estate, and business. Without the aid of Wall Street railroads could not be built. Parties who buy and sell know what they are doing, or may know if they choose. If a man goes to a pettifogger or tombs' lawyer for advice, instead of a reputable lawyer, people laugh at him for his pains. If parties will pass by the well known establishments of the city and make their purchases in some one of the mock auction stores that line Broadway and get fleeced, nobody pities them. If parties answer a flash advertisement in a paper in which a musical instrument is offered for a very small sum, and they part with their money, receiving the instrument by express, and find that it is a penny whistle, they are pronounced fools by sensible people. If parties have money to invest

in Wall Street—have 50 or 100,000 dollars which they want to throw upon the troubled pool of speculation, want to give the thing a fair trial, they can find a hundred firms in the street, with whom their money would be perfectly safe, who will buy and sell as they are ordered, but who would no more wrong them than they would wrong their own souls. But if men want to do a little business on the sly, profess a holy horror for speculation, but try a flyer for themselves and are ready to invest in the extraordinary schemes which speculators have to offer, they will find in Wall Street herds of men who are able and willing to take the very skin off from their backs and mollify the quivering flesh with vitriol.

The leading members of the stock board are among the best known and honorable citizens of New York. Many of them have reached half a century's service in the street without a stain upon their honor. By their wealth they have made the upper part of the city celebrated in all lands. In all improvements they have borne a prominent and liberal part. There is scarcely a college in the land, or an educational institution, or a school of humanity or reform, that the brokers of Wall Street have not helped to build and maintain. Central Park owes its origin, its beauty, and its liberal proportions to this class. The elegant churches of the city and of the country bear witness to their liberality. Any minister in the land who has a Wall Street broker for a parishioner has a large hearted and generous friend. Their contributions to the various charities of the day are constant and large as the seas. Could the books that hold the donations for mission work in

various parts of the world be open to inspection, it would be found that the benefactions of Wall Street are second to none others. In honesty of purpose, fair dealing, promptness in meeting contracts, high-toned honor, unbounded liberality blended with great executive ability, the regular brokers of Wall Street need fear no comparison with any department of business. In the dark days of our country's peril, when the President was not safe in the capitol; when there was hardly an officer left true to the flag; when the nation was without soldiers, arms or ammunition; when our ships of war were disabled at home or sent beyond reach over the seas; when we had no money and not a friendly hand stretched out towards us from any government; and when commercial as well as national ruin seemed to be overshadowing us—Wall Street led the great contributions which strengthened the arm of government—turned out its treasures like water to gather and equip soldiers, bore its part in the dark and calamitous times that rolled over us and joined with the assembled thousands in shouting the doxology when the civil war ended and the national honor was fully sustained.

The Stock Board jealously looks to its own reputation, and takes good care to see what kind of men are admitted to seats. If a member fails, he must make good all his engagements and liabilities before he can be re-admitted to a seat in the board.

LXXXIV.

GIFT SWINDLES AND LOTTERY
ENTERPRISES.

THEIR EXTENT.—PLAN OF OPERATION.—THE TICKET SWINDLE.—MODES OF OPERATING.—PRIZE TICKET.—CIRCULAR.—MEDICAL SWINDLE.—THE LETTERS.—WHY DON'T THE POLICE BREAK UP THIS SWINDLING?—THE PARTIES WHO CARRY ON THE SWINDLE.—DOLLAR STORES.

THEIR EXTENT.

THERE are over two thousand of these swindling establishments in New York. There are about thirty heavy concerns, which do the principal business. These change their location and their names often. By a flourishing concern, the number of letters received daily is from two hundred to five hundred. These letters come mainly from the country,—many from the West, more from the South. The swindles are based upon some pretended benevolent scheme, such as the “Asylum for Sick and Wounded Soldiers;” or, “Union Jewellers’ Society;” or, “Sailors’ and Soldiers’ Home;” or, “Orphans’ Institute.” Sometimes these concerns run a newspaper, and offer a gift to every subscriber. The “Dollar Stores,” with a prize to every purchaser, belong to the same class of swindles. Thou-

sands of letters are received at the headquarters of the police from victims asking redress; sending for the prizes; exposing imposition; pointing out the locality where the swindlers do their business, and asking the police to break up the den of sharpers. Why the police do not do it, and put an end to this robbery, will be seen in another place. Three out of the five letters received at the police headquarters are from victims who have been swindled out of amounts varying from ten to two hundred dollars.

It is estimated that the season, and it is a short one usually, during which one of these gift enterprises runs, from one hundred thousand dollars to half a million of money is received. There is scarcely a city or town in the Union to which circulars are not sent, and from which victims are not secured.

PLAN OF OPERATION.

From some den in the city, or from some store fitted up for the occasion, a scheme is got up in aid of the "Orphans' Institute." By the aid of directories, post-office lists, and other means, the names of hundreds of thousands of persons are obtained from all parts of the country. Circulars are sent to each of these persons, containing a list of prizes to be drawn, the numbers, and all the paraphernalia of a lottery. Each party is made an agent. Each party is guaranteed a prize. Each is to sell tickets. Each is to keep quiet, as a knowledge of the promised prize to one party would create dissatisfaction among the rest. But in every case ten dollars must be mailed before the prize can be sent on. The party is enjoined to

state whether the prize shall be sent on in a draft or in "greenbacks." Ten or fifteen days, at the most, are allowed, to respond. As the prize is supposed to be worth from one hundred to five hundred dollars, the party catches at the bait, sends on the ten dollars, and of course that is the last of it. As a specimen of these circulars, the minute instructions in regard to the prizes, sending the money, &c., to prevent the party from coming or sending, the following circular, received by the authorities from a victim, will be interesting:—

* * * * *

Your present will be sent promptly in ten days after the reception of the percentage. Don't send for us to ship your present and you pay on delivery. We cannot do it, as we should have to employ more help than you would want to pay, and thus lessen the profits to the ticket holders. Also avoid sending to your friends to call and get your presents; it not only gives them trouble, but it is a great annoyance; they are always sure to call when we have the most business on hand, and they insist upon being waited on first, &c., &c. To accommodate them we have to run through the immense amount of names, and many times we have two of the same name; then we have to refer to our register containing the name, town, and state, to get the correct one. Then, again, if you send by them, or should come yourself, you incur expense, for you know what you have drawn by your notice, and you see by a vote of your committee you cannot collect at sight. No article is delivered under ten days' notice, so you or your friends would have to wait ten days before being able to obtain what is against your name. We have made this rule and must adhere to it, for those that send us their percentage we feel in duty bound to wait on *FIRST*; therefore we ask, as a great personal favor, that upon the receipt of your notification, if there is a percentage of a few dollars to be paid, send it by mail, then you will not only have done us a great favor and saved us much unnecessary trouble, but you will, at the same time, have kept the matter in a straight, business-like manner, so that it will avoid all mistakes by our employees, and you will be sure to get your present at the time specified.

Those that will be notified that they have drawn presents valued at \$10, upwards to \$25, and there are many, they have no percentage. We have passed a vote not to deliver any article from the office, but must in all cases be sent by mail or express at their expense, from the fact that we should be so overrun by those living near that we should have to neglect our friends at a distance, so remember to send us word how you want it sent. Write name and town plainly, so any one that reads can read and have no mistake.

Money can be sent at our risk by mail. The surest way is, put your money in a letter and pay twenty cents to have it registered, if a large amount; but where it is only a few dollars, put it in a letter so it will look small, and then three cents will answer. We seldom miss letters; and when a bill of a large denomination is placed in a letter it does not show that it contains anything, and if it looks so it is sure to arrive safe, and thus you would save seventeen cents; and as a penny saved is as good as two earned, you can take your choice.

When you receive your present be kind enough to inform us of the fact, so we can file away as delivered. In case you do not receive it at the expiration of ten days, be prompt in giving us word, so we can look it up. On any business enclose stamp for return answer.

The books will be closed after fifteen days from the date of your notification, as it must be closed as soon as possible in order to relieve the committee, and as it will give all ample time to remit or send their order how the present must be sent.

We think we have given you all the information required, thus saving you the trouble of writing for information.

All letters should be addressed, per order of the managers, to
READ & Co., *Bankers*, No. 6 Clinton Hall, Astor Place,
Successors to GEO. A. COOKE & Co. New York City.

THE TICKET SWINDLE.

Not one in fifty who receive tickets ever buys them. Almost all the victims are partners to the fraud. They receive notice from the managers in New York that the ticket purchased by them has drawn the prize. Any number is put in that the managers please. The prize is a gold watch, worth two hundred dollars, or a diamond, or some other thing worth that amount. Perhaps from ten thousand to fifty thousand persons receive the same notice. The parties have bought no such ticket. They hold no such ticket. They think the letter directed to them is a mistake — intended for somebody else. They catch at the bait. For ten dollars they can get two hundred. The man has only ten days in which to make the return. He sends his money, gets swindled in common with ten thousand others, and

then lodges his complaint with the New York police. The managers understand this arrangement very well. They know the victim will not dare prosecute, for he is a party to the swindle. The establishment pockets two hundred thousand dollars for three months' experiment, removes to another part of the city, takes a new name, and commences the same swindle over again. Here is one of the tickets with which a St. Louis man was swindled out of his five per cent. He sent the card to the New York police.

MR. _____,
St. Louis, Mo.

DEAR SIR: You are hereby notified that ticket No. 137 has drawn gold watch valued at \$200. Five per cent. on the valuation is \$10. The percentage must be paid or forwarded within twelve days from the date of this notice.

Those receiving prizes in the preliminary drawing receive them with this understanding, that they will either buy tickets in our grand distribution that takes place in November, or use their influence in every way possible to sell tickets. Any parties receiving this notice, who are not willing to assist us in our grand enterprise, will please return the ticket and notice as soon as received. All communications and money must be sent to

HALLETT, MOORE & Co., *Bankers and Financial Managers*,
575 Broadway, New York.

By order of the
NEW YORK JEWELLERS' COÖPERATIVE UNION.

N. B. No prizes will be shipped until the percentage is received. We will be ready in fifteen days to fill orders for tickets in the grand distribution of five million dollars' worth of goods, the drawing of which is to take place in the building of the New York Jewellers' Coöperative Union, November 16, 1868.

By order of the BOARD OF DIRECTORS.

MODES OF OPERATING.

The great concerts promised, the public drawings and distribution of prizes, never come off. Names are used without the knowledge or consent of the important gentlemen who are made parties to the fraud.

Soldiers are enlisted in the work of selling tickets, and are guaranteed invariably a personal prize from fifteen to five hundred dollars. Soldiers who have been in the field are especially guaranteed.

PRIZE TICKET.

Ticket in the Preliminary Drawing of the New York Jewellers' Coöperative Union.

[No. 137.]

The person receiving the prize drawn by this ticket receives it with the understanding that he will use his influence and do all in his power to forward the sale of tickets in our grand drawing, to take place the 16th day of November next. All money and orders for tickets in the November drawing should be sent to

HALLETT, MOORE & Co., *Bankers,*
575 Broadway, New York.

The vanity of persons is appealed to. Out of the thousands addressed, each one supposes himself the privileged and favored party. Each one goes to work to sell tickets. Thousands of letters come in weekly to the New York house, each containing sums varying from ten to twenty, fifty, and one hundred dollars. The circular below was received by a soldier in aid of the "Sailors' and Soldiers' Refuge." He sent on one hundred dollars for tickets sold, and ten dollars to pay the percentage on his own prize—which of course he never received. Long before he could reach New York the concern had disappeared.

CIRCULAR.

GENERAL AGENCY FOR THE UNITED STATES, }
NEW YORK. }

DEAR SIR: As we are determined to send a good prize in your neighborhood, and with this resolution we have been looking around for an opening in which, by presenting some discreet reliable person with a prize of a few

hundred dollars, it would have the desired effect to increase the number of our customers. We accidentally met with your address, and the idea occurred to us at once that you were just the person to aid us in our enterprise. We therefore make to you a proposition that must strike you as being no less novel than it is liberal, and that you may not suppose that there is any deception in it we inform you that the prize money does not come out of our pocket, but out of the pocket of the *lottery managers*, and we shall not lose by sending a few hundred dollars in *prize money*, but shall gain by it in the increased amount of business we shall expect from your neighborhood when you show the "greenbacks," and make it generally known that they are the proceeds of a prize drawn at our office. We make this offer to you in strict confidence — the proposal is plain. We are to send a certificate for a chance to draw a prize of a few hundred dollars. *You are to show the money.* The result will be that hundreds of dollars will be sent to us for tickets. You may be the gainer of a few hundred dollars. We shall be gainers by our sales, and the parties who send for tickets may be gainers by drawing prizes. Every one that sends will of course expect to draw a prize, not knowing the offer we made privately to you, which is as follows: Send us \$10 to *pay the managers*, and we will send to you, securely sealed, a *certificate* of a package of tickets in the enclosed scheme; and to set at rest any doubt you may have of our sincerity, we hereby bind ourselves to send you a *second* certificate in any of our brilliant extra lotteries, *for nothing*, if the first we send you does not draw you, *clear of all expenses*, twelve hundred dollars; and mark this fact, to send you twelve hundred dollars out of the managers' pocket will cost us nothing, but to send you an extra certificate will take money out of our pocket. We mention this merely to show you that it is *our interest* to send you a prize. We hand you an envelope with our address. Enclose to us \$10, and state in your letter whether we shall send you a draft on your nearest bank, or shall we send you the amount in "greenbacks" by mail, which last perhaps will suit you better. Please let us have your order by return mail, as we shall have to order the certificate from the managers for you, and believe us,

Yours, respectfully,

C. A. TAYLOR & Co.

P. S. In remitting, please send post office order or by express, or register the letter, to insure safe delivery to us.

MEDICAL SWINDLE.

Another favorite mode of swindling is carried on by men whose "sands of life have almost run out." The party represents himself as a retired clergyman; one who had suffered long from the asthma, or from a bron-

chial affection, or one nearly dead with the dyspepsia, or wasting away with consumption. Through a recipe from an old doctor, or an old nurse, or an Indian, the party obtained relief. Out of gratitude for the recovery, the healed clergyman or individual gives notice that he will send the recipe "without charge" to any sufferer who may desire it. Circulars by the thousand are sent to the address of persons in all parts of the country. Each person is required to put a postage stamp in his letter, for the transmission of the recipe. Thousands of letters come back in response. The recipe is sent, attached to which is the notice that great care must be taken in securing the right kind of medicine. Not one apothecary in a hundred in the country has the medicine named. The benevolent holder of the recipe adds to other things, that should the party not be able to get the medicine, if he will enclose three or five dollars, as the case may be, the New York party will make the purchase and send it on by express. Dreaming of no fraud, the money is sent as directed. If the medicine is sent on at all, it costs about fifty cents to the buyer, and a handsome business is done. If the swindle takes, the party will pocket from twenty thousand to fifty thousand dollars, break up the concern, and be out of the way before the victim can visit New York.

THE LETTERS.

The thirty large gift establishments receive about five hundred letters a day. Full three fifths of these letters contain money. Some of the letters detained by the authorities were found to contain sums as high

as three hundred dollars. Directed to different parties, they are taken out by the same persons. The medicine swindle, the dollar fraud, advertising for partners, dollar stores, and gift enterprises are run by the same parties. This advertising for partners is worthy of especial notice. A man with a capital of from one hundred to five hundred dollars is wanted. Great inducements are held out to him. He can make one hundred dollars a day and run no risk. The victim appears. He has a little money, or his wife has some, or he has a little place he can mortgage. The gift swindle is open to him. The basket of letters is opened in his presence. He is offered a share in the dazzling scheme. He pays his money, helps open the letters for a day or two, and then the scheme dissolves in the night. Almost all these large swindles have smaller ones that go along with them.

WHY DO NOT THE POLICE BREAK UP THIS SWINDLING?

The names of the parties who are carrying on these gigantic swindles are well known to our police. The managers have been arrested a dozen times. Broken up in one place, under a new name they open again. Thousands of letters are sent to the police headquarters from victims asking for redress. But not one of these letters is a complaint. Without a complaint the police are powerless. The victims belong to the country. Most of them have a respectable standing. They knew the thing was illegal when it was presented to them. It was a lottery, and nothing more. When they sent their ten dollars to secure the prize, they knew it was a cheat on their part, for they had bought

no ticket, and if there was a prize they were not entitled to it. They dare not commence a suit against these parties, and come to New York and prosecute it. The swindlers understand this perfectly well, and defy the authorities. If gentlemen from the rural districts love to be swindled, and will be parties to the cheat, refuse to make a complaint, or back up the complaint in the courts, they must take the consequences.

THE PARTIES WHO CARRY ON THE SWINDLE.

In almost every case gift enterprises are carried on under an assumed name, and when arrested, the parties prove that they are not the men who carry on the business. When goods are seized, an owner appears not before named to replevin the stock. A. A. Kelly seems to have been the originator of this method of swindling. He began in Chicago with the Skating Rink. He then came to New York and began the gift enterprise and the dollar lottery scheme. He got up a Mock Turtle Oil Stock Company. He swindled a man in Erie county, who had him indicted. He was arrested by the police on a bench warrant, sent to Erie county to be tried, and is now serving the state in prison. Reade & Co., Clinton Hall, now doing the largest gift lottery business in the city, cannot be found, though the police have arrested the subordinates a dozen times.

One of the great firms in New York was run by Clarke, Webster, & Co. The police came down on the establishment and took away six truck-loads of books, circulars, and goods. They found directories for every town and city in the country. What were not printed were written. No such individuals as Clarke, Webster,

& Co. existed. A man known as William M. Elias appeared as the owner of the goods, and demanded them on a writ of replevin. The police refused to give them up, and gave bonds. The goods still remain at the headquarters.

Many victims who receive notice that their ticket, which they never bought, has drawn a prize, and who are requested to send on the ten dollars to pay expenses and percentages, try to do a sharp thing. They send the ten dollars on to General Kennedy, the Superintendent of the Police, with the request that he will pay it and take the present if it is all right. Such parties generally get a sharp answer from the official, informing them that gambling is unlawful; that the business they are engaged in is gambling; that the whole concern is a swindle, and that they had better put their money in their pockets and mind their business.

DOLLAR STORES.

These establishments are a part of the gift swindle, and are run by the same men under a different name. Their establishment is well calculated to attract and deceive. They offer you gold watches apparently worth three hundred dollars, which an unpractised eye could not detect from a valuable timepiece, for the sum of ten dollars. Gold brooches, diamond pins, silver pitchers, silver tea-sets, valued at from ten to one hundred dollars apparently, and all for the low sum of from one to ten dollars. These articles are all manufactured for the purpose, and on each of them the proprietor makes a profit.

LXXXV.

“IRREGULARITIES” AND FINANCIAL
CRIME.

GENERAL SURVEY.—ATMOSPHERE OF THE STREET.—REIGN OF TERROR IN WALL STREET.—IMMORALITIES OF THE STREET.—A CASE IN POINT—THE GREAT PERIL.—HOW THE MONEY GOES.—HUMAN WRECKES.

THE speculations in stock and gold have not only brought about a new style of business, but the use of new terms. Crime, fraud, embezzlement are called irregularities. Men are not criminal who betray their trust, use money that don't belong to them, alter checks, forge names, and speculate with bonds put in their house for safe keeping. “But they are sharp men, unwise in some things, fools to go into speculations so deep—that's all.” This sentiment is not confined to Wall Street. It marks the age. It is common to talk of bribery and corruption in official life. Men who sit at the head of affairs are bought and sold in the market. If a man is elected to an office, it is a common remark, “He will make his pile.” If he is not too glaring and audacious in his thefts, no one will meddle with him. If measures are to be carried, or to be defeated, money must be raised, and put into the hands of certain men, or the affair falls through. In the city there is a stout fight always over

the office of senator. The pay is three dollars a day ; the expenses at least fifty. If a railroad franchise is wanted, ten thousand in cash, and a block of the stock will carry it. Street railroads are obtained in the same manner. The famous Harlem corner was created by the refusal of Vanderbilt to pay blackmail to men in power. Men pay cash of ten and twenty thousand dollars to carry an election, when the salary connected with the office is not a quarter of that sum. Everybody understands that the office pays in some way. Parties often come down from Albany, and say to individuals in the city, "What is your office worth to you?" As the man makes from five to twenty thousand a year, he is a little startled. The Albany man says, "The office is going to be abolished. Fifty thousand will save it." The excited New Yorker flies around, raises the money, and the evil is stayed. The manner in which these things is managed is as notorious as any legislation in the land. Men who, a short time ago, could not get trusted for a paper of tobacco, sport blood horses in the park, and live in style. It is a very common thing for officials to leave their position for a sum named, and allow bills to be put through in their absence. A New York official has more than once notified the body over which he presided that he would be out of the State when a meeting was held. His custom was to take the ferry boat and go to Jersey City, take a drink and go home. He avoided the responsibility of legislation, while his friends carried obnoxious measures through. It was well known that a bribe of fifty thousand, and once as high as a hundred thousand, was paid for this service. An

official in this neighborhood had decided opinions, and was supposed to be an honest man. Interested parties wanted an ordinance passed of great value to them. They knew the officer would not sign the law, and they could not carry it over his veto. A check of \$50,000 was laid before him, with the condition, that on an evening named, he should visit the State of New Jersey, and remain there one night.

ATMOSPHERE OF THE STREET.

In such an atmosphere great crimes must be common. The moral tone is so low that the temptation to commit wrong is very great, and the disgrace and punishment slight. Dishonesty is known as shrewdness, and fraud is regarded as being sharp. The loose way of transacting business, the modern custom of blending one's own funds with other people's, and using the whole in speculation, has induced leading capitalists to refuse anything as an investment which they cannot control. The drinking customs of Wall Street have a great deal to do with its crimes. One of the leading banks, at its annual election, furnishes liquor for all in attendance. Every variety of strong drink was in abundance, and huge bowls of strong punch are provided. Presidents, officials, directors, and clerks go in for a carouse. Staid old men get so boozy that they are sent home in carriages, and young men, frenzied by free liquor, yell and sing with delight. Nor does it stop there; the example leads the employees of the bank to fashionable restaurants, flashy and extravagant company, and to the forked road that leads to the gaming table or Wall Street.

A house went down the other day, and in answer to the question how it happened, one of the proprietors said, "A glass of wine did it." The house did a large business South and West. It employed, among others, a young man of talent and smartness. He was entrusted with the collection of the heavy sums due the house in the South. He was as sober as clerks generally are, and enjoyed the confidence of his employers. He was very successful in his tour, collected large sums of money, and reached New Orleans on Saturday night, on his way home. He telegraphed his success, and announced his intention of leaving on Monday morning. Sunday dawned on him; he was alone in a strange city. Some genteelly-dressed persons, apparently gentlemen, made his acquaintance, and, after general conversation, invited him to take a glass of wine. He was accustomed to do this with his employers, and it would seem churlish for him to refuse so courteous a request. If he had gone to church, he would have escaped the temptation. If he had been a Sunday School young man, he would have found good society and genial employment. He went to the bar with his new-found companions. He knew nothing more till Monday. His money, watch, and jewelry were gone, and he found himself bankrupt in character, and penniless. He had been drugged. He telegraphed to his house. The news came in a financial crisis, and the loss of the money carried the house under.

REIGN OF TERROR IN WALL STREET.

Desperate, daring men find Wall Street a fitting field for the exercise of their talents. More than once in the history of the street, combinations have been formed to rob the banks.

During the great fire in 1836, which swept all New York, from Wall Street to the Battery, and from Broad Street to the water, the military were on duty three days and three nights. The day Mayor Clark was sworn into office, he received a letter from the presidents of the city banks, informing him that the banks were to suspend specie payments, and that they feared a riot. The mayor was terribly frightened, and sent for General Sanford, who assured the mayor that he could keep the peace. The next morning Wall Street was packed with people, who threatened to tear down the banks and get at the specie. The First Division was called out. There was probably not a man in that corps who was not as excited, personally, as the maddened throng that surged through the streets; yet not a man shrank from his duty, or refused to obey his commander. The First Division were marched to the head of Wall Street, except the cavalry, who were stationed around the banks in the upper part of the city. General Sanford planted his cannon on the flagging in front of Trinity Church. The cannon commanded the whole of Wall Street. He then sent word to the rioters that his fuse was lighted, and on the first outbreak he should fire upon the rioters, and that peaceable citizens had better get out of the way. The announcement operated like magic, and in a few

minutes there was not a corporal's guard left in the vicinity of the banks. The citizens knew that the troops would do their duty, and that silent park of artillery was an efficient peace corps.

An extra police force is on duty continually. Adroit rogues and bold villains, by their very audacity, accomplish their purpose. Carrying gold, and a million or two of greenbacks, about the street, is as common as carrying bundles and merchandise is in other parts of the city. Common drays are backed up to the great moneyed institution, and loaded down with gold. Rough-looking persons they are that handle the precious stuff, surrounded often by a rougher looking crowd. The temptation to seize a bag, and make off with it, is a very strong one. The very daring of the act makes it often successful. The habits of bank messengers are well known to the "fancy." The money transactions of the city are very regular. The movement of a hundred millions occupies the hours between ten and two. Messengers are running in every direction. A bank that does a business of twenty millions daily has an army of clerks and messengers on the wing perpetually — Out into the street; down into cellars; through dark alleys and narrow lanes; up narrow and crooked stairs — in every direction the messengers rush, loaded down with greenbacks and gold, checks, bonds, and gold certificates. Desperate men track these messengers, garrote them in dark alleys, knock them senseless, and steal their treasures; and more than once, on the corner of William and Wall — the most prominent part of the street — parties have been robbed in the presence of a hundred

men. Accomplices are always on hand, teams provided, and, in the confusion, generally the party escapes. Some of the banks hire a carriage, and employ a police officer to attend their messengers to the Clearing House and back. Some of the heavy banking houses employ special policemen to attend their messengers when they deliver money. In many cases the messengers are in complicity with rogues. A bank clerk was robbed a short time since of ten thousand dollars at noonday. The police investigated the matter, and developed the following facts: The house robbed was one of the largest stock dealing houses in the street. A messenger was sent to collect gold certificates of twenty thousand. The messenger, on his way to the bank, met another messenger, and they went into a saloon and took to drinking. It was proved they drank five times—nobody knows how many more. The young man was enticed by his companion into a dark cellar-way, and was knocked down, or fell stiff and senseless. The companion seized the band of certificates, and ran to the bank for the money. This was done in broad daylight, some parties looking on. One of the spectators, who knew the messenger, notified the firm. One of the partners ran to the bank, and found the messenger with the gold in his hand, ready for operation. In one of the banks, during business hours, may be seen an old negro, chafing up and down like a caged lion. For twenty years he was the bank messenger—paid all the exchanges, ran his rounds alone, and through him the bank never lost a dollar. As stout, energetic, pugilistic men are needed on the Stock Exchange, so daring

men of courage, with the dash of a prize-fighter about them, are needed as messengers, and the old colored servant is laid upon the shelf.

IMMORALITIES OF THE STREET.

Few men escape the demoralization of Wall Street. Men have gone down into that arena with large fortunes and unblemished repute, and come up penniless and bankrupt in character. The head of one of our largest mercantile houses, one of the most trusted of bank presidents, with a well earned reputation of a quarter of a century upon him, threw the whole away in a few months in that vortex.

Young Gray had a brilliant, but a short career. He came up from dark, den-like offices in Exchange Place, to magnificent rooms on Broad street. He furnished his offices in grand style. His very audacity gave him success. He outshone the eminent houses that have stood the shock of half a century. He secured high-toned recommendations, and his dash and daring facilitated his gigantic frauds. Strange enough, very few ever saw him. For a day or two his name was better known than Vanderbilt's. Those who saw him, describe him as a young man, very boyish in his appearance, looking rather green,—thirty years of age, tall and slim, with light hair and mustaches. He laid his plans with consummate ability. He secured government bonds, and forged nothing but the sums. The signatures and the paper were genuine. Had Gray offered bonds manufactured, or with signatures forged, he would have been detected at once. But his plan was to take genuine bonds, and alter the amounts.

Bonds of one thousand were altered to ten. Bonds of five thousand were altered to fifty thousand. During business hours the rush in the street is immense; millions pass in an hour and nothing is thought of it. In the excitement of the hour, when the time came, Gray and his associates threw the bonds on to the market, and obtained money everywhere. Firms loaned ten thousand on securities worth one, and fifty thousand on securities worth five. The sum thus obtained is supposed to have ranged from two hundred thousand to half a million. One morning the iron shutters of 44 Broad street were down, and the sheriff in possession.

Few instances have brought with them a sadder moral than that connected with young Ketchum. A very young man, he was partner of one of the oldest and most honored houses in the city. For two generations the firm had been without a stain in the mercantile community. Active, energetic, capable, and apparently honest, the young man soon obtained the control of the great business of his house. No one can tell what he did with the vast sums of money he obtained. The avenues of expenditure are very wide and very numerous in New York. Gaming, drinking, fast company, extravagance in horses, dress, jewelry, and establishments, will make way with a great deal of money in a short time. The transactions in gold when Ketchum's forgeries came to light, facilitated the frauds he committed. Each banker then kept a gold check book, drew his gold certificates himself, and had them certified at the Gold Bank. These certified checks passed as gold everywhere, from hand to hand, while the gold, untouched, remained in the vaults. Ketchum

drew an untold number of checks, forged the certification, and scattered them in every direction. The success of his movement led to an entire change in the system, and gold checks are now issued at the Treasury Department, and certified there.

The detection of the Ketchum forgeries was inevitable. The road may be a long one, but the turn surely comes. A wealthy German loaned Ketchum & Sons eighty thousand dollars on one of the forged checks. The bad spelling of the name of the house satisfied the broker that something was wrong. He called in his loan, and said nothing. Meeting a friend in the street the next day, he said, "you loaned the Ketchums seventy thousand yesterday, call in your loan and ask no questions." Presenting his securities for money, Ketchum was refused by one or two large houses. He was satisfied that his secret was out, and he resolved to flee. The excitement was terrific when the forgeries were known. For the house there was very little sympathy. It was known to be sharp and hard, though successful. The pound of flesh was exacted, and the scales and knife were always ready. Sympathy with debtors was not a part of its code, and failure to meet liabilities was regarded as a crime. When the house went down, as sharp, hard firms are apt to, the feeling of the street was one of relief, and not of sympathy. "He shall have judgment without mercy," is a text from which sermons are constantly preached in Wall street.

A CASE IN POINT.

In one of the small streets of lower New York, where men who are "hard up" congregate, where those who

do brokerage in a small way have a business location, a name can be read on a small tin sign, that is eminently suggestive. The man who has desk-room in that locality I have known as a leading merchant in New York. His house was extensive, his business large. He was talked of as the rival of Stewart. No store in New York was more celebrated. He was sharp at a trade, and successful. He was a hard creditor, and unrelenting. He asked no favors, and granted none. It was useless for a debtor to appeal to him. "Settle, sir!" he would say, in a sharp, hard manner, "settle, sir! How will I settle? I will settle for a hundred cents on the dollar, sir." Nothing could induce him to take his iron grasp off of an unfortunate trader. Over his desk was a sign, on which was painted in large letters, "No Compromise." He answered all appeals by pointing to the ominous words, with his long, bony fingers. His turn came. He went under—deep. All New York was glad.

In travelling, I passed the night with a wealthy merchant. His name on 'change was a tower of strength. He had made his fortune, and was proud of it. He said he could retire from business if he would, have a fortune for himself to spend, and settle one on his wife and children. He was very successful, but very severe. He was accounted one of the shrewdest merchants in the city. But he had no tenderness towards debtors. In the day of his prosperity he was celebrated for demanding the full tale of brick, and the full pound of flesh. A few months after I passed the night with him he became bankrupt. His wealth fled in a day. He

had failed to settle the fortune on his wife and children, and they were penniless. He was treated harshly, and was summarily ejected from the institutions over which he presided. He complained bitterly of the ingratitude of men who almost got down on their knees to ask favors of him when he was prosperous, and who spurned and reviled him when he fell. If in the day of his prosperity he had been kinder and less exacting, he might have found friends in the day of his adversity.

The infatuation of young Ketchum was not the least remarkable thing in his career. He disappeared from the street, but hung around New York, hiding himself in cheap boarding houses through the day, and roaming through the city at night. It was proposed to save him from prison. Disgraced and ruined, it was thought that a felon's brand would be kept from his brow. Arrangements were made to pay the forged checks, and keep him from the hands of the authorities. Wall street would rather have money than the body of the criminal. It is the style of the street to take the cash, and let the culprit run. It was agreed that the parties who had been victimized, when they got their money, should not appear against the forger. Ketchum could easily have escaped. Gray was caught, and a check for four hundred dollars procured his liberty. Ask a party in Wall street why a reward of five thousand dollars is not offered for a defaulter, and the answer will be, "What's the use; the man will give a thousand more to go clear." Ketchum seemed to deliver himself up. Forged gold certificates were found on his person. Nothing remained but to lock him up

in the Tombs. He was put in a cell occupied a day or two before by a murderer. A young man, almost at the head of the financial world, with an elegant home, moving in the upper ranks of social life, with all the cash at command that he could spend, with a brilliant future before him, an opportunity, such as not one in a thousand enjoys, of placing his name among the most eminent financial men in the world, he yielded to the allurements and temptations of the street, threw all that was valuable in life away, and accepted a felon's name and doom.

THE GREAT PERIL.

No barriers seemed to be strong enough to protect those who throw themselves on the excitement of stock speculation. Like the cup of abominations in the Apocalypse, it seems to drunken and madden all who touch it. A young man of very brilliant abilities had an important financial position in a prominent house. His salary was liberal, his social position high, and his style of living genteel. He was a racy writer, and a popular correspondent. He took a special interest in Sunday schools, and in religious and reformatory movements. He was especially prominent in the christian associations of the land. While at a national meeting of associations, in which he bore a very conspicuous part, even while he was speaking on a subject involving soundness of doctrine, telegraph wires were quivering in every direction with the intelligence of defalcations with which he was charged. It was the old story of dishonesty of long standing, with frauds running over a series of years, carefully covered up, and

ingeniously hidden; vouchers forged, and an apparently fair page, full of wrongs. Early, a little stock venture was indulged in; to save that, more money was needed. A loss in one direction was to be repaired by a little speculation in another. Money borrowed for a day or two, and then the men set out on a tramp in the beaten path to ruin, where so many speculators go.

HOW THE MONEY GOES.

The most astounding thing about many of these defalcations is, that parties involved in crime secure no personal benefit to themselves. It was not believed that Ketchum had the benefit of the million or more of money that he got by forgery. Sanford, who in an hour destroyed the repute earned by thirty years of honest service, when he ran away, though his defalcations were heavy, left his family penniless, and carried nothing with him. To obtain a high position in a bank, or financial company, the position of paying teller or cashier, or get a prominent office, is a great thing in New York. The pay is large, the position permanent. Capitalists who put money in these institutions, do it often to make a place for their children or relations. Vacancies rarely occur, few die, and none resign. Each director and officer, and each political organization, has a list of candidates for vacancies that may occur. If a man holds a responsible position under the government, he must have bondsmen; the same is true of cashiers, treasurers, and presidents. Men who justify in sums of quarter of a million or less, must secure well known bondsmen. Such men are not plenty, and they do not expose

themselves without a consideration. They get accommodations, and often a loan of money and bonds held by these custodians for safe keeping. These funds are thrown on the street for speculation. Not long since, a young man who was considered the very soul of honor, who was never known to equivocate, even, whose character from his boyhood was that of honest simplicity, whose great ambition it was to support his mother, who was a widow, was found to be a defaulter to a heavy amount. His style of living was such, and his well known habits, that it was known that he could not have squandered the money on himself. He was too timid to speculate, and the marvel was what had been done with the funds. His bondsman had used them for his own purposes. First, the young man certified a check when there was no money in the bank, on the promise of its being made good the next day. The bondsman made a tool of the young officer, first by threatening to withdraw as bondsman, and then, having led him on, by threatening an exposure. The books were altered, and the young man was driven almost to madness by his position. Of the heavy sum lost by the bank, not a dollar went into his own pocket. He is an illustration of thousands who are the dupes of designing men. Some moneyed institutions are exclusively managed by a clique in Wall street. If they wish to produce a panic, they take the funds of the bank, and accomplish the purpose. Bank stock in huge blocks, is bought, sold, and moved about to accomplish the schemes and combinations of stock speculators. It is no uncommon thing, for men on the street, to demand and use the funds of public in-

stitutions. More than a million of public money has been known to be moved into Wall street for a day's speculation.

HUMAN WRECKS.

The wreck of public men, who attempt speculation, is sad to look upon. A short time since, a gentleman was on trial before the United States Court for a conspiracy to defraud the government. Some of the principal witnesses were men who have stood very high in the community, worn judicial honors, and been ranked as the most eminent of citizens. Some of these witnesses would have been included in the indictment, but the government kept them as witnesses. These men, themselves criminals, showed under oath, how the public funds were used, how fortunes were swamped in speculation, and how the greed of gain allures honorable men from the right path. A legal gentleman was offered a judicial nomination in a case where a nomination would have been equivalent to an election. The conditions connected with the nomination were such, that as a man of honor he felt bound to decline. Almost daily, on Wall street, I meet a man, not forty; his look is downcast, dress seedy, and his desire seems to be to shun every one. I knew him a short time since as a lawyer in Wall street, the head of a happy home, a Sunday school teacher, and an honored man. He took to the ways of the street, and has just returned from the State's prison. A Sunday School Superintendent, and a very devoted one, too, a trustee of a college, and an influential man, left his office, and the quiet walks of social and domestic life,

for the glitter and profit of a public position. Everybody congratulated him on his good fortune. His friends gave him a dinner in honor of his elevation. He remained in office but a short time. During that short period, he left his school, was removed from church, lost his own fortune, involved his friends, and was charged with using money that belonged to the government. The pressure for money, inside and out, was too great, and the temptation in which he was placed too strong for him, and he has passed out of sight.

Quite a young man in New York made his fortune in some lucky speculations. He was admitted to be very smart, and was said to be a person of a great deal of manliness and integrity. One of the methods of the street to raise money is to get up bogus stock companies, get a few names well known on the Board, and these are paid, hire money to pay a dividend, throw the stock on the market, and during the excitement sell out, and enjoy the ill-gotten gain. The names of the Directors are used to decoy victims. The rousing dividend excites the cupidity of men in haste to be rich. There is a great deal of money on the street waiting to be invested. Stock paying ten or twenty per cent. is very alluring. Money is taken out of the Savings Bank, drawn out of Trust Companies, removed from where it lies safely, drawing a reasonable interest or paying a fair dividend, and put in the new company where dividends are so large. In a few weeks or months the concern is blown to atoms, and mourners go about the streets. The victims are usually those least able to bear the loss. One day, a

company of persons came into the counting room of the young man referred to above, and offered him two hundred and fifty thousand dollars if he would allow his name to be used as President of a new company about to be started. The conspirators knew that with his name they could sell half a million of stock. As coolly as if they were naming the price of a barrel of oil, he said, "Gentlemen, my name is not worth two hundred and fifty thousand dollars, but if it is, I can't afford to throw it away on a bogus stock company."

A man came to the surface not long since as a politician, and was elected to the legislature. For a bribe of twelve hundred dollars he abandoned his party, and was elected to an honorable position. Political influence obtained for him a lucrative berth in the city, and he took his place among the financial men. He became involved in stupendous frauds; his new style of life opened to him extravagancies and luxuries to which he was before a stranger. His day dream was a short one. In a few months he was an inmate of the penitentiary.

Quite a young man appeared on the street as the representative of one of the heaviest New England houses. He boarded at a magnificent hotel, and prided himself on having the largest cash balance in the bank of any of his associates. The head of the house which he represented in New York, died very suddenly, and it was found that the house itself, supposed to be one of the richest in New England, was bankrupt—ruined through the agency, recklessness, and dissipation of the young representative in New York. That a house so old and honored, holding in

trust the funds of widows and orphans, should allow itself to be represented by a dissolute young man, with whom no prudent person who knew him would trust a thousand dollars, is marvelous. The young man was notorious in New York for his dissipation, habits of gaming and drinking, loose company, and rash and daring speculations. He is a type of a large class on the street.

A gentleman residing in the suburbs had but little confidence in banks. He kept his securities locked up in his safe at home. His son-in-law, doing business in New York, came up once a week to spend Sunday. During one of these visits the keys of the safe mysteriously disappeared. The old merchant was advised by his son-in-law to send the safe to New York to be opened, and he volunteered to take charge of the operation. The safe came back with a nicely fitted key. Three months afterwards it was discovered that funds to the amount of one hundred thousand dollars had been abstracted. Nothing could be proved against the son-in-law, and to prevent family disgrace, the thing blew over. A few days ago, an extensive commission dealer ran away, carrying with him, not only the funds of the house, but a good deal of money belonging to other people. He proved to be the same shrewd gentleman who furnished the key to his relative's safe.

LXXXVI.

WALL STREET AT HOME.

FASHION AND CHARITY.—PERIL OF NIGHT.—NIGHT ON MURRAY HILL —
LENOX'S GREAT GIFT.—AUGUST BELMONT.—R. L. & A. STUART.—PETER
COOPER.—MUTUAL LIFE INSURANCE COMPANY.—BROWN & BROS.—GEORGE
LAW.—WILLIAM E. DODGE.—THOMAS R. AGNEW.

WITH all the reverses and failures incident to stock speculation, the men of Wall Street are, and always have been, the dwellers in the most sumptuous palaces. Their families lead the ton, and give law to fashion. They decide if Saratoga, Newport, the White Hills, or the sea-shore, shall be the rage for the season. They own the fastest teams on the road. The gorgeous turn-outs in the Park. The two-in-hand, four-in-hand, six-in-hand, are owned and often driven by leading stock men. Find any fashionable part of New York to-day, and it will be found to have been laid out by successful operators in the street. If there is one dwelling more sumptuous than another, more lordly in its arrangements, more gorgeous and extravagant in its fitting up, it belongs to some broker. If he goes under, and sells out, the man who cleaned him out will take his place from over his head. On Staten Island there are mansions that would answer for a

Ducal residence. Beyond New Brunswick New York stretches herself and tracks her domain by costly mansions in New Jersey. Up the North River are expensive stone villas and castles, as costly as baronial halls. Thirty miles along the Sound are some of the most sumptuous country seats in America. Nearly all these have been builded by stock men, or by men who have made their fortunes by a lucky turn on the street.

FASHION AND CHARITY.

To make anything a success in New York it is only necessary to enlist the leading families in the affair and any amount of money can be secured. I have seen Vanderbilt assess his friends in his office, fixing the amount they must give to enable him to carry an enterprise which he happened to take a fancy to. It is tough work to carry forward any charitable or philanthropic work in New York unless it is hitched to the car of fashion. A calico ball, when led by the ton, is always a great success. There is a scramble for tickets for a drawing-room concert. In certain localities a select party will be as remunerative as a crowd at the Academy of Music. An eleven o'clock concert, or a soirée, if engineered right, would pay off a church debt. The wife of one of our first bankers was induced to have a concert in her drawing-rooms for a charitable purpose. The rooms would accommodate about three hundred. Tickets were issued at five dollars each. Her husband gave her a check for fifteen hundred dollars, carried the tickets with him down town, disposed of them among his friends before noon, and the affair, of course, was a success.

PERIL OF NIGHT.

The most fashionable portion of New York is the most insecure. It is badly lighted, dark and lonesome, and the areas, heavy balustrades, and porticoes, afford a refuge for burglars and desperadoes. But few persons walk the streets of fashionable New York at night. One of the leading brokers of the city disposed of his elegant and costly mansion, the other day, and took his family to a hotel. He said, "I built my house at great expense to suit me: I furnished it in the best style. It was all that I could desire. I am fond of society, and like to call on my neighbors in the evening. I dare not go out after ten o'clock. I walk down the side streets in the utmost terror, looking this way and that, lest I should be knocked down suddenly. I often run for my life, and twice, within a short time, I have been chased to my very door. I am too old for this style of life, and I have given it up." A manager of one of our theatres, who lives on Fifth Avenue, was followed from the theatre to the cars by three rough-looking fellows, muffled up. They entered the car when he did, and twice he started to get out to test them, in each case they started also. He felt that his only safety was in speed. Nearing his house he ran, and with his night-key entered the door just as the desperadoes reached the door-step. His wife saw them plainly from the window. Persons are frequently knocked down and robbed, in the sight of many others.

A NIGHT ON MURRAY HILL.

I was detained somewhat late one night, and was invited by a friend to take a bed in his brown stone mansion near Fifth Avenue. Before going to bed I was entertained with the probable programme of the night. The entire row of houses opposite had been entered a night or two before and completely sacked. I was informed that the entrance to this house, if it were entered at all, would be by the lower door or through one of the windows of the room that I was to occupy. Should an entrance be made into my room, I was cautioned to lie perfectly still and to scarcely breathe, as that was the only chance of life. The burglars enter with a velvet tread, and they do not add murder to robbery if they can avoid it. My host told me that frequently he had been impressed that somebody was in the room. Remaining in terror till the sweat dropped from him, and unable longer to contain himself, he would spring from his bed, light his gas, and risk being shot rather than endure longer the agony of suspense. Two or three times during some nights the whole family would be aroused, every room illuminated, the private watchman called in, and the house searched from cellar to attic. The preparation for the night was the letting loose of a huge bulldog, whose ferocity required him to be confined in the cellar during the day time. He was very expert in opening doors which he kept banging all night. Between the dog and burglars there was little chance of sleep. He knew there was a stranger in the house and paid special attention to every door. As he could

open other doors I supposed he could mine. I had some doubt about his ability to discriminate between a visitor and a burglar. I expected every minute to see this vigilant watchman enter my room and pay his respects to me. Frequently during the night the alarm sounded from different bedrooms. One young member who had the night-mare produced a genuine panic. Such is life in gay New York among the upper ten. Some employ a private watchman for themselves alone, and some members keep watch and ward while others sleep. Each house has its skeleton. The skeleton in the Murray Hill houses is clothed in flesh and blood, and armed with skeleton keys, revolvers, and bowie knives.

MR. LENOX'S GREAT GIFT.

There is in the city no private collection of statuary and painting which equals that of Mr. Lenox. It has been long closed to the public, and Mr. Lenox has been censured for his illiberality in closing the doors of his gallery. While I was in Powers' Studio, in Florence, he alluded to Mr. Lenox's collection. He said Mr. Lenox had purchased from him his gems, but kept them from the public. Mr. Lenox gave him this reason for locking up his treasures and keeping the public away:—He intended when he made his purchases to gratify the public taste, and he threw open his gallery once a week. But his marble statues were daubed, his crayons smutted and fingered, his engravings ruined by the rudeness and curiosity of visitors, and nothing remained to him but to close his doors and deny everything to the public. He men-

tioned the case of an English nobleman who visited Mr. Lenox's gallery. Among his treasures was a crayon sketch from one of the first Italian masters. Mr. Lenox left the room a moment, and when he came back the English gentleman was talking with some parties in the room. He had rolled up the crayon sketch like a baton, and was emphasizing with it on the table. It was crumpled, smeared, and ruined. Ladies would point at the beauties of prints and engravings with the ends of their fingers, and then point out the beauty of an eye, the cheek, or the forehead, of a statue by drawing their soiled gloves over it. Mr. Powers said that he could not leave visitors in his studio an instant. Whatever Americans or English admired they would touch. Sticking their fingers on a damp model they would bear the moist clay to the forehead of some valuable piece of sculpture. Mr. Lenox has put this collection in the Lenox Library he built for the city, and gave \$300,000 more for its perpetual maintenance.

MR. LENOX began the up-town movement when Fifth Avenue was unpaved, unlighted, untenanted. He built himself a princely mansion of brown-stone, unusual in those days, with a front of seventy-five feet on the avenue. It was through his influence that the Wall Street Church was removed to its elegant location on Fifth Avenue. Of this church Mr. Lenox is a devout and liberal member. He is a man of very cultivated and refined tastes, but he lives retired and without show. His mansion is one of the most splendid in the city. It is furnished with rare mag-

nificence. His gallery of pictures is the most costly and valuable of any in the United States. He has a library full of the choicest books and manuscripts in America. He has rare and expensive editions of the Bible. He has the original draught of Washington's Farewell Address. It cost Mr. Lenox two thousand dollars. He would not part with it for fifty thousand dollars. All these treasures were collected for the Lenox Library. To a limited circle of confidential friends the mansion is at times thrown open. Mr. Lenox has a country seat at Newport, but he prefers his New York residence, because there he can shut out the world and be retired. His benefactions are very large.

AUGUST BELMONT.

THE house of Belmont & Co., in New York, has few superiors. As the agent of the Rothschilds, this house is preëminent. In a dingy granite building on Wall Street, with low, dark chambers, plainly, and, in comparison with other banking-houses, meanly furnished, Belmont & Co. transact their immense business. There is nothing attractive about the person of the banker. He is a Jew, whose countenance and speech indicate his nationality. He is thick-set, but stunted in size. He is very lame, and his appearance impresses no one. He is a leading politician, and makes large contributions for political purposes, and receives in exchange the chairmanship of important committees. His wife was the daughter of Commodore Perry, on whom he settled an independent fortune before marriage. He

lives on Fifth Avenue, in a very large but plainly built brick mansion, modelled after the London houses. His picture gallery is second only to that owned by Mr. Lenox. Unlike Mr. Lenox, he does not close his house against his friends. He is very hospitable, entertains very largely during the season, and in princely style.

R. L. AND A. STUART.

This old established house originated with Kinloch Stuart, a candy manufacturer in Edinburgh, Scotland. He endorsed for his brother-in-law, a builder, who ailed in 1805. He surrendered his entire property for the satisfaction of the claims thus created. About seven thousand dollars still remained which Mr. Stuart was unable to pay. Leaving Edinburgh, he arrived with his wife in New York during the summer of 1805. His entire capital, with which to start life anew in a strange country, consisted of one hundred dollars in money, supplemented by a robust constitution, indomitable energy, a clear head and ripe judgment, with convictions of right and wrong unassailable by any sophistry, however specious.

His location in 1805 was Barclay street, where in July, 1806, his son Robert L. was born. Removing in November of the same year to the corner of Greenwich and Chambers streets, the other son, Alexander, was there born in December, 1810.

His earliest earnings, the fruit of close industry for fifteen out of the twenty-four hours (six days in the week) were applied to the settlement of the outstanding indebtedness in Scotland. A parchment, bearing

date 1812, still in the possession of his sons, attests the receipt by his eighteen creditors of twenty shillings in the pound, as well as their appreciation of the course adopted by him.

Mr. Stuart continued in active business until his death in January, 1826, aged 51 years. So successful had been his endeavors to supply a pure quality of candy, that he was enabled to leave an extensive and rapidly-increasing trade, and an estate, real and personal, valued at over one hundred thousand dollars; half to his widow, and half to his two sons. The business was conducted by the elder son for the estate until 7th January, 1828, when the firm R. L. & A. Stuart was formed, and has continued without change or additional partners to this day.

In 1832 R. L. & A. Stuart commenced the refining of sugar by steam, and were the first to succeed in that business. All efforts made by others in the same direction resulted in loss of money, and cessation of operations, or bankruptcy. The office of the firm, No. 169 Chambers street, was erected by them in 1831, and was the first dwelling house in which gas was introduced in this city.

The five-story building, corner of Greenwich and Chamber streets, was erected in 1835. The nine-story building, corner of Greenwich and Read streets, was erected in 1849. The store on the north side of Reade street was connected with the property on the south side by an underground passage way. The large warehouses on the south side of Chamber street were built by the firm, and first occupied for the storage of refined sugars.

In 1855-'56 the manufacture of candy was discontinued by this firm. The refining of sugars was extensively prosecuted till 1872. The house employed from 250 to 300 men, with an annual production varying from thirty-five to forty-four million pounds. About 8,000 tons of coal were required each year for steam, and it is noteworthy that employing steam for forty years, most of the time day and night, during this long period not the slightest accident ever occurred, nor even any serious derangement of machinery. No work was done upon the Sabbath, nor were repairs even made upon that day at refinery or at outside machine shops.

R. L. & A. Stuart were the first firm to adopt the cash system in buying and selling sugars. Between 1861 and 1872 their aggregate sales were 35 $\frac{3}{4}$ million dollars. During that long period the firm lost not a dollar by bad debts. It may be added that no note of acceptance or mercantile obligation of this firm was ever protested, nor did the house ever pay more than the legal rate, 7 per cent., for the use of money.

It was formerly their custom to hold in bond large quantities of the raw material, withdrawing them as required for use. At one time 50,000 boxes were thus held. In 1872-'73 the refining of sugars was relinquished. R. L. & A. Stuart sold their machinery, cleared their buildings, and put them in order to lease for general mercantile uses.

Both members of the firm are Presbyterians of the old school (formerly so-called), and are active members of the Fifth Avenue Church, of which Rev. John

Hall, D.D., is pastor. R. L. resides on Fifth Avenue, northwest corner of Twentieth street. Alexander (a bachelor) still lives where he was born, and is probably the only person of his age in this city of whom this can be said. What vast changes have transpired in his time may be inferred when it is remembered that at the time of his birth the whole population of the city and county of New York, including that of Brooklyn, Jersey City, Williamsburg and Hoboken were less than 100,000 persons.

PETER COOPER.

Peter Cooper has succeeded in almost everything he has undertaken by his persistent perseverance and strict attention to his own business. As a boy he became a good hatter in his father's hat manufactory. At seventeen he was apprenticed to a coach-maker, and served his time so well that his employer offered to set him up in the business, which he declined. He next engaged in the manufacture of machines for shearing cloth; next in cabinet making; then in the grocery business; and in all he made money. The foundation of his fortune was in the glue and isinglass manufacture and in the great Trenton ironworks, still carried on by the Cooper family. As a public man he did much to extend the electric telegraph, and while he was a member of both branches of the New York Common Council, he was an efficient advocate for the introduction of the Croton water. As a politician he is not a success. In 1876, the "Greenback" party ran him for President, and the confiding old gentleman is said to have advanced some \$30,000 for

strictly campaign purposes, such as printing tickets, and so on. His vote in New York city, where he is best known and most esteemed, was exactly 289, and in Brooklyn it was 50, altogether 339 votes, costing nearly \$90 a vote. Throughout the Union his total vote was only 81,737. His son, Edward Cooper, has been more successful, for he was elected mayor of New York for the years 1878-9. Peter Cooper will be remembered and his name forever honored for his devotion to the cause of popular education; and his "Cooper Union," wisely erected and endowed during his life time, will be a perpetual monument to his memory.

MUTUAL LIFE INSURANCE COMPANY.

THE great system of Life Insurance in this country originated in Wall Street. It was small enough in its beginnings, though the system now has been refined and perfected, till little more remains to be done. It is based on the average of life. So many die annually. So many from fever, plague, accident, suicide, and common mortality. Human life is found to be the subject of exact financial regulation, and is less fluctuating than stocks, more reliable than any regular trade of the world. In five years, an average number of persons will die,—will be drowned, burned, scalded, smashed up on rail-roads, run away with by frantic teams, fall from buildings, and be knocked down in the streets. In every part of the civilized world, where postal facilities are enjoyed, the average number of absent minded and careless people are found. This is proved by the average number of letters dropped into the post-offices, unsealed, undirected, or without a stamp; and this ratio of careless people increases with the increase of population in all large cities. Wall Street has the

honor of introducing the first Mutual Life Company in the United States. The system originated in England, and owed its origin to the efforts of some benevolent persons, who desired to secure from want the widows and orphans of the clergymen of England.

For more than a quarter of a century this company has held on its successful and honored way, till it has become the largest cash institution in the land, and as a financial power exceeds that of any bank in the city. No speculation of any kind is allowed by its charter. Its funds can only be invested in United States stocks, stocks of the state of New York, and bonds and mortgages on improved property within the state. The corporation has been managed by the ablest men in the country, representing all professions and departments of business. It makes all its policy holders partners in the profits. Managing its affairs with integrity and prudence, it has always been liberal in the payment of its losses, and been generous as well as just. Hundreds who hold a policy in this company not only pay no premium, but have an addition annually to the amount insured, by the earnings of the company, which are fairly divided with every one insured. During the long term of its existence, no lawsuit has been necessary to secure the amount of the policy.

The elegant business rooms used by this company are on Broadway, and are commodious and extensive. The property was bought as an investment, and so shrewdly that these elegant banking rooms cost the company nothing, for the rental of the balance of the building pays for the rooms. Civility, courtesy, and

accuracy as well as integrity are required of all who are employed in this establishment.

The President, Frederick F. Winston, ranks among the first financiers on the street. He is a man of indomitable industry, giving close attention to business, and holding a personal oversight over everything transacted in the establishment. Presidents of banking houses are early if they reach their office at ten in the summer, and eleven in the winter. Mr. Winston is at his official desk at eight o'clock in the morning, summer and winter. Giving attention to the minutest details of his office, he never quits his post till the day's work is done, and the janitor closes the door for the night. Mr. Richard McCurdy, the Vice President, is one of the most genial, accomplished, and skillful business young men in New York. He would serve as a model to any person desiring to succeed in business. Prompt, cheerful, intelligent, he has a great knack for discharging business, and can get rid of garrulous or troublesome visitors, without rudeness or offence, and ranks among the best business men in the street. This great company hold cash assets of over thirty five millions. Should every dollar of these assets be swept away, which are now invested in bonds and mortgages, real estate, in buildings, in State and United States Bonds,—with the cash on hand—the regular premiums payable in cash would not be consumed in the payment of policies coming due. In speaking of this company, as affecting the subject of life insurance through the country, Mr. Barnes, the State Superintendent of the Life Insurance Bureau at Albany, says of the Mutual Life: "This Company has for many

years been the representative Life Insurance Company of the United States, and with its success or failure the whole system in this country was intimately connected. Had this Company failed or been mismanaged, it would have injured every other similar institution. Its splendid success, unparalleled in the history of the business in any country, has buoyed up and sustained scores of other companies which have already entered on promising careers of success and usefulness."

BROWN AND BROTHERS.

This great banking-house is known all over the world for its reliability, and the honorable manner in which its business is discharged. The founder of the house was James Brown, who died in 1878. Like so many of our successful men, Mr. Brown was born in the north of Ireland, and came to this country when a lad, bringing nothing with him but good principles and his indomitable industry. His home, in the north of Ireland, was the centre of the linen manufacture, and Mr. Brown commenced business by importing linens. In this business his brothers were engaged. With William, the English partner of the firm, who was knighted, James acquired a handsome fortune. With this he opened the banking-house of Brown & Brothers. Mr. Brown was a man of great liberality, and a devout Presbyterian. He built the finest private banking-house in the world, on Wall Street. It is of white marble, and cost a million dollars. Mr. Brown was a gentleman of the old school, who attended closely and personally to his business, and went daily to his office as regularly as any clerk in the city. He was of medium height, with a slight stoop, quiet and unostentatious in his manners, and about eighty when he died.

GEORGE LAW.

THIS gentleman was born near Cambridge, Washington County. He came to New York a penniless lad, and reached mature life before he made his mark on the city. He obtained his start financially by his contract to build the High Bridge for the Croton Aqueduct. He obtained several other contracts equally profitable, and then became a speculator in Wall Street. His connection with the ferries and railroads, especially Harlem, Eighth Avenue, and city roads, enabled him to amass a colossal fortune.

Mr. Law resides in a fashionable residence on Fifth Avenue. He is a huge man in size, ponderous as well as tall, with an immense face and head, which seems swollen, it is so huge. His features are coarse, and one, from his general expression, would judge him to be a hard man to deal with. Like most men who started poor, Mr. Law has very little sympathy with the masses. He is probably as unpopular a man as can be found in New York. He has the control of several railroads and ferries, and he runs them to suit his own pleasure. The public are nothing to him but contributors to his fortune. If he wants a ferry, and can get it in no other way, he will start an opposition line, reduce the fare, run off the old line, then raise the fare, charge what he pleases, and give the public such accommodations as he is disposed to. He is over sixty years of age, drives a one-horse buggy, which is shabby and dilapidated. Slovenly in his dress, coarse in his manners, with a countenance stolid as if made of mahogany, he can be seen daily riding from point to point, giving personal attention to his immense business.

WILLIAM E. DODGE.

This gentleman is President of the Chamber of Commerce. He is one of the most eminent and honored men in the city. Full sixty years old, he does not look more than forty. Slim, spare, with a head and face that defy phrenology and Lavater to read, he has had uniform success. He started penniless, connected himself with Sunday schools and churches as he began life, and has become one of the richest men in New York, as he is one of the most liberal. Other men have had spurts of liberality. Girard wanted to handle his money after his death and strike religion, so he founded the Girard College. Astor builded his own monument in the erection of the Library which bears his name. Drew, as a centenary offering created the Madison Seminary by a donation of quarter of a million. Mr. Dodge began to give when he was poor, and has continued his donations, increasing them with his increasing ability. Ten thousand dollars is a common sum for him to donate, when the cause is right. He gave fifty thousand dollars to the Young Men's Christian Association, for their building. The last year he gave away three hundred thousand dollars, and during that time his House made no money, but lost it in the decline of gold and the shrinkage of stock. He is a Presbyterian, and an Elder in the church, but he limits his donations to no sect, creed, or cause. His donations to foreign and domestic missions—to colleges and theological seminaries—the building of churches and educational institutions—the spread of temperance—the work of city missions, and

to aid religion and humanity in the sparse settlements of our country and in foreign lands, are simply enormous. He is run over with deputations from committees, from societies, from individuals, from vagrants and impostors. He has passed morning after morning, his letters unopened, his business untransacted, listening to applications for help. He is a great worker in Sunday schools, a teacher, and spends his spare time on the Sabbath in addresses. He is a capital speaker, warm hearted, energetic, and eloquent. He especially delights in visiting the neglected portions of the city and speaking to mission schools, and as he leaves usually a donation with his speech, his visits are very welcome. One of the sharpest, shrewdest, most successful business men of New York, he is high-toned, bold, open, and earnest in his labors as a Christian.

THOMAS R. AGNEW.

Mr. Agnew is pronounced a model merchant on the street. He is one of the few men who turn everything which they touch into gold. He has revived the Old School practice of integrity, and having become a millionaire he demonstrates in his life that such a course is profitable. He started to be rich; to gain wealth by honesty, and to keep his heart warm, he resolved to make his donations keep pace with his success. When he had little, he was generous; when he had much, he was munificent. His style of doing things may be illustrated by an incident. Near his home a new Dutch Church had been built. It was proposed to give the pastor a surprise at New Year's by paying off the floating debt of \$3,000. Near the

church is the residence of a well-known merchant, Thomas R. Agnew. He is noted for his liberality in advertising. He is very lavish in this way, and as a result his business is very large, and he is said to have accumulated great wealth. He attends personally to his business; stands at his counter from morning till night, receiving money; has his frugal dinner cooked in his store, and does not leave till his day's business is fully done, and the porter hands him the keys. Though he keeps a first class grocery store, he never drank a drop of liquor in his life, never made a note, or borrowed a dollar. He is a Presbyterian by profession. One of the up-town churches was in some difficulty because the church edifice was in the hands of a man disposed to make trouble. Mr. Agnew bought the church and all its appliances, and made a donation of it to the congregation. Presbyterian as he was, the Dutch thought that perhaps he might give something toward removing the debt. One of the rich men of the congregation was detailed to call on the merchant and ask his assistance. Mr. Agnew's manner is short, sharp, and decisive. He said to the applicant, "How much do you owe?" "Three thousand dollars." "How much has been subscribed?" "Eight hundred." "Then you owe \$2,200. I'll give \$1,100; you give \$1,100, and we'll settle the thing this minute." The Dutchman was not only very wealthy, but very close, and the blow staggered him. But the New York merchant pressed his point. The solicitor yielded, and gave his written obligation to pay the money that day. Mr. Agnew gave him \$1,100, and he departed. The joy of the church was great.

LXXXVII.

WHO MAKE MONEY AND WHO LOSE MONEY.

THE WEALTH OF THE STREET.—MONEY EASILY MADE.—POOR BOYS AND RICH MEN.—WHO MAKE MONEY.—1st. THOSE WHO BUY AND SELL.—2d. WHO BUY IN A PANIC.—3d. WHO BUY, PAY, AND KEEP.—4th. WHO AVERAGE STOCKS.—5th. CONTENT WITH SMALL GAINS.—6th. WHO CONTROL THE STREET.—WHO LOSE MONEY.—1st. ALL CAUGHT BY A PANIC.—MYSTERY AND TERROR OF A PANIC.—CAUSES OF A PANIC.—2d. GREEN OPERATORS.—3d. SMALL DEALERS.—4th. INFATUATED WOMEN.—5th. INDUSTRIOUS SPECULATORS.—6th. DEALERS IN POINTS.

While many of the "speculators" fail utterly, many also become wealthy. Speculators are at the head of banks, railroads, gigantic corporations, and the great moneyed institutions of New York. They own baronial country seats, the most expensive dwellings in the city, and keep up their establishments in costly style. The livered servants in the Park; stables costing from fifty to a hundred and fifty thousand dollars; extravagant and gorgeous teams, with two, four, and six horses; with from one to a dozen fast teams, costing from ten to fifty thousand each; the most valuable blocks in the city, and imported furniture, belong to Wall Street operators. Somebody must make money, and there must be a way to make it in the Street. I have shown, that losses in the Street are tremendous, and almost inevitable. Ninety-eight out of every hundred,

who have to do with the Street, are cleaned out and ruined. Reverses are of daily occurrence. The fortunate speculators of to-day are overwhelmed with disasters to-morrow. The boldest and most successful operators die poor. Country speculators, small capitalists from the rural districts, professional men, and business men, who go into the Street, to try their fortunes, invariably lose what they invest. Their ruin is only a matter of time. The question comes, How is it that some speculators are so fortunate, and roll in luxury, and the great mass are cleaned out? The question is one of great interest—"Who makes money in Wall Street, and who loses money?"

Any one who wishes can make money in Wall Street, or in any other part of New York. Making money is a trade. The laws of the universe are not more unbending and regular than the law of success in Wall Street. Industry, honesty, perseverance, sticking to one thing, invariably lead to success in any reputable calling. There are wealthy men in New York, who began life picking up rags in the street. They cleaned the filthy waifs, sold them, and tried again. Their budget was just what it was represented to be. From the street or ash barrel they obtained a supply from houses. Business increased; a little shanty was taken, help was needed, and the rag picker became a wholesale dealer—his shanty grew into a warehouse, and the paper makers throughout the country deal with him to-day. A poor Scotch widow returned to her scanty rooms in Chambers Street, having buried her husband. She was penniless, as well as desolate. To-morrow's bread was uncertain. Perhaps the shelter of the roof

would be denied her, as she had no money to pay the rent. She had two little boys, one of them proposed to his mother to make a little molasses candy, and he would take it out into the street and sell it, as he had seen other children do. The candy was really very nice. It was placed on a tray, covered with an attractive white cloth, and the boy was put in clean dress. He went around among the merchants, and found a ready sale for his commodity. His sales grew—his coming was watched for. The widow set up a little store. The business increased. The manufacture of sugar followed. The brand of the house became celebrated in all parts of the world. The penniless boys are now millionaires on Fifth Avenue. Their donations to religion and benevolence are the largest in the country. Their sugar is known throughout the civilized world. Not a pound of impure candy can be purchased at the establishment. The Queen of England is a patron of the house. She sends annually, through the great banking house of Baring Brothers, for a supply of candy.

A poor boy on Long Island was apprenticed to a printing house in New York. The morning he left his home, his mother laid her hands on his head, and said, "James, you have got good blood in you—be an honest and good boy, and you will succeed." His clothes were homespun, his shoes heavy and ill fitting, and he did the dirty work of a printing office. He worked near Pearl street and Franklin Square. Gentlemen lived there in those days; lawyers, merchants, and bankers. As James went to and fro from his work, often bearing the slops through the street, he was taunted

by the pampered children of the then upper classes of New York. They taunted him with his servile work, jostled him on his way, sported with his poverty, and jested about his ill fitting clothes. He held on his course, patiently, hopefully; the words of his mother ringing constantly in his ear. He founded one of the largest houses in the land; known in all quarters of the globe, which to-day, after a successful career of half a century, is honored and prospered still. He became a magistrate of the city, and had prouder titles given him by the poor, lowly, and suffering. He lived to see these proud houses, whose children had taunted him, topple down. Those very children come to him, and ask for employment, many of them in their penury, asking for aid.

In the smallest possible way, a resolute lad began to make a living. Gathering the hoofs from slaughter houses, and from dead and deserted animals, he manufactured a little glue. It bore the stamp of excellence from the start, which it has never lost. Making the article genuine, it led the market. That boy is now one of the most eminent citizens of the city. His donations are larger than those of any man, except Astor. He has not forgotten his low estate nor is he ashamed of his early origin. The recipients of his bounty are artizans and the men and women in humble life who seek culture, and desire to be wise in science and art.

The President of one of the great express companies in this city, who has attained great wealth, and whose reputation as a business man, and a man of integrity, is second to none in the land, worked his way

up from the lowest beginnings. Some of the great book men of the city began life as newsboys, selling papers on the street.

The great express man of the west, who has given his name to most of the express companies, because his name is a synonym of honor, began life a stable boy, then drove stages, then owned stage lines, began the express business in the humblest way, and being always the same faithful, honest, persevering man, is now one of the richest men in the State.

The richest man in Brooklyn peddled milk—he peddled good milk. He bought the best cows, and with a little money scraped together, bought a pasture, far up in the country, that his cows might be under his own eye. That cow pasture has been cut up into lots, and is covered with the splendid mansions of Brooklyn Heights. The milk man is a millionaire.

An old man died in New York, leaving two daughters. “Don’t sell the old pasture,” was the dying injunction of the father. The family became very poor—they lived in chambers. They cut and carved every way to get along. They had to give up the family pew in the old church. The taxes and assessments were so heavy that more than once they resolved to sell the pasture, as the price was temptingly high. They held on. The old pasture is occupied now by fashionable New York. In the centre, is one of the finest private parks in the city—it bears the name of the family. Lordly mansions occupy the grounds. Costly churches have been erected upon it. The children of these heroic women are among the wealthiest; and the husband of one of the children, whose wealth no

one attempts to compute, is a high official at Washington.

WHO MAKE MONEY ON WALL STREET.

1st. Those who trade legitimately in stocks. A commission house in Wall Street, that buys and sells stocks, as a trade, and does nothing else, must make money. It cannot be otherwise. Such men run no risks. A legitimate house never buys stocks without a margin. The operator holds the stocks, watches the market, and can protect himself when he will. The great temptation is to speculate. Why make a paltry commission, when by a nice investment, thousands may be secured? Few houses are successful, because few adhere to the rule, rigidly, not to touch any thing as a speculation, however tempting the offer. One of the heaviest houses in New York, that went down on the Black Friday, failed because it added speculation to a commission business. For years the house refused to speculate. It became one of the most honored, and trusty, as well as one of the most successful. While the principal partner was absent in Europe, his associates ventured on a little speculation. It proved successful, and the house became one of the largest operators in Wall Street. The crash came, as it comes to all such, and the ruin was terrible. Had the house been content to follow the legitimate business that made it, it would have stood to-day.

2d. Operators make money who buy in a panic. Few men in Wall Street can invest during a panic. When Stocks are low, and growing lower, and the bottom seems to be knocked out of every thing, specula-

tors are at their wits' end, like men in a storm at sea. Then, cool, shrewd, careful capitalists buy. Men in California, Chicago, Baltimore, Boston, Buffalo, have standing orders with their brokers, to buy when stocks are low. These are quiet men, that know that the law of the street is sure and stocks will recover. They never buy on what is called a Bull market, but always when Stocks are low, and buy for a rise. Millions change hands by telegraph, when the Street is in a war.

3d. Another class that make money buy without any reference to the street. They select a line of stocks, with the value of which they are well acquainted. They buy the stock and pay for it. They take it home, and lock it up. It is their own. No broker can sell them out. They have no margin to lose, and none to keep good. If the stock goes down twenty per cent. they are not alarmed. They know that the street will repeat itself, and that the stock will come up. They bide their time, and sell out when they please.

4th. Another class of operators make money who average their stocks. These operators buy a line of stocks—a thousand shares of Lake Shore at ninety. An order is left with the broker to buy Erie as it goes down, and so keep purchasing three hundred. Lake Shore falls, as other stocks go down, but the party is securing other lines at a lower rate. When the market rises, they all go up together. It takes capital and pluck to do this. Operators must have money to hold the thousand shares, and secure other lines of stock to average the decline. The wealthy operators on the

street—the old heads, who are sure of a rise if they wait for it, are the men who average their stock.

5th. Men make money on the street who are content to do a small business; who are satisfied with small profits. Such men are not bold operators, but they are very safe ones. Five hundred dollars profit is very satisfactory. Most operators want to make money at a blow; making five hundred, they reinvest it at once, like a gambler, who having made fifty dollars, is in a glow of excitement to make a hundred. Such men often buy the same stock over, that they have just sold, and buy it at a higher price. Instead of taking their little gains out of the street and waiting, they try another battle with fortune, and continue till all is swept away. Henry Keep, called "Henry the silent," on the Street, was one of the most successful operators that ever dealt in stocks. He said to a friend one day, "Would you like to know how I made my money? I did it by cooping the chickens; I did not wait till the whole brood was hatched. I caught the first little chicken that chipped the shell, and put it in the coop. I then went after more. If there were no more chickens, I had one safe at least. I never despised small gains. What I earned, I took care of. I never perilled what I had, for the sake of grasping what I had not secured."

6th. Men who can control the street are sure to make money. Vanderbilt, Drew, Law, and men of their capital can do this when they please. When they combine, they can make the nation reel. If they want to control stocks, they buy them up, and lock them up. They can keep them as long as they please, and sell them

when and as they please. They can run the price up to any height. These men not only make a fortune in a day, but they make fortunes for all their friends whom they choose to call in. The permanent success among operators and speculators is found in the classes named.

WHO LOSE MONEY ON WALL STREET.

1st. All who are caught by a panic, which includes the great mass of operators, lose. One of the most mysterious things in Wall Street is a panic, as it is one of the most terrible. It is indescribable and often causeless. It comes without warning. No wisdom, shrewdness or fore-cast can anticipate or control it. A distinguished editor of New York gave an account of a panic which he shared, which seized the allied army, and spread terror through the ranks of thousands of armed men—who fled pell-mell in dismay at the appearance of the few Austrian cavalry, who had got lost and were seeking food. The alarm and terror of a Wall Street panic sweeps away the accumulated gains of many a speculation, and often the fruits of many years. Its bitter fruits are not confined to the street. The click of the telegraph, that communicates the changes in Wall Street every five or ten minutes, to all parts of the continent, carries consternation with the intelligence. Dealers in stocks are scattered all over the land, capitalists tremble and business and labor suffer. When a panic comes, it strikes the heavy men of the street, as it strikes all others. The causes of a panic, are found, 1st, in combinations that tighten the money market. Thirty men who can go out on the street, and call in millions of dollars, out on loan, as they are

often compelled to do, aid in producing a panic. Money is drawn from the city to purchase the crops in the country, and with a tight money market the street must unload. 2d. Artful men combine, and lock up money. Sometimes a combination secures control of the city funds, funds of the United States government, and nearly all the money in the banks. If the combination that produced the awful panic of September 24th, could have held their grasp on gold and greenbacks twenty-four hours longer, they would have broke the entire street. 4th. Panics come from no possible cause—come when no one can expect them. A broker of forty years standing, who is at the head of one of the heaviest houses in New York, said, "One of the worst panics that I ever saw in the street, occurred under my own eye. I was seated at the Board one day, and I never saw the room more quiet. Every thing was easy and buoyant. Stocks were steady, the roads were earning money, and every thing was cheerful. A member present belonged to a house that was carrying a very large line of stock. He offered two hundred shares for sale. A man sat opposite to witness the transaction. He said to himself, I have some of that stock; if this man who is so heavily interested in it, is about selling out, something must be the matter. I will sell mine out while I can. He threw his on the market. Others followed. A scene of indescribable excitement prevailed. Other stocks were affected. The panic became universal, and inevitable ruin followed. It turned out that nothing was the matter; that the broker who had caused the panic had an order to sell.

5th. Beside the conspiracies, before alluded to, panics are produced by a combination of the bear interest to sell out. As stock is offered, the bulls buy it, to prevent a fall, and if they buy all that is offered, they keep the market up. The bears pile up the stock, and produce a panic. They throw on to the market more stock than the bulls can take and a panic follows.

2d. Nearly every one loses money who is not initiated in the ways of Wall Street. Stock jobbing is a trade. To be successful, men must understand it, and follow it as a business. A man would be much safer to order a stock of goods from Europe, ignorant of the quality and of the price,—to order ten thousand barrels of flour from the West, who never purchased a bushel of wheat—to order cargoes of coal, knowing nothing of the trade, than to go to Wall Street to make an investment. The green men, who do not know the ways of the Street, are sure to lose. Smart men elsewhere, successful men in other lines, will be dupes in the Street. The atmosphere is full of rumors. Sharpers are full of points, and the green speculators will first be misled, and then be fleeced. They are especially in peril, if they meet with temporary success. Like men who fight the “tiger,” their little successes only whet the appetite for deeper playing. Men who make a little fortune elsewhere, come on the Street in search of ventures, and are easily duped to take a flyer, which is as certain to clean them out, as they live.

3d. Small dealers lose money. These have generally some friend on the Street, who make purchases for them, without observing the rule of the board.

The law of the street requires a ten per cent. margin, but some brokers are content to take one per cent. or even a half. These operators are friends—cousins—members of the same church—or belong to the same fraternity or club. This class is very large, and is sure to lose all that is ventured. The most excited of small operators are ladies. They place their one per cent., or ten per cent., in the hand of a broker, and they become perfectly infatuated. They annoy and worry the broker that buys for them, by daily visitations, and their excited dreams of fortune give them no rest. A broker related this incident. A lady acquaintance called at his office, and insisted upon leaving with him a thousand dollars for speculation. She wanted some dresses and fixings, and having need of more money than her husband could spare, she resolved to try a venture on the street. Others had done so and made a fortune, and there was no reason why she should not. All argument and entreaty were lost on the excited creature—a speculation she would have, and her money she would leave. The broker took her money on one condition, that it was the last venture she would make; at least, through him. He locked her thousand dollars in his safe. Every day, she came to the office to enquire after the success of the speculation. Once or twice she dogged him to his house. She had heard a report that she thought would interest him, and had read something in the paper that she could not understand. One day she called at the office, and he met her with a smile. "I know you have got good news for me," said the lady. "Yes," said the broker, and "I will tell it to you, if you will renew the obligation

given to me, and leave the Street." She renewed it. "Your thousand dollars have gained you another thousand dollars. He handed her a certified check. He had given her a thousand dollars to get rid of her.

4th. Industrious speculators, hard working, energetic, persistent operators in Wall Street, fail. Industry and activity are not at a premium on the street. The warning of the Bible, on making haste to get rich, has a significance among brokers. Cool operators, slow, steady going men, who think twice before they act, who, when they make an operation, haul off and wait, make the money. But sharp, energetic men, who have come out on the street to make a fortune, and intend to keep at it—these men are sure to go under. They make five hundred a day; that is nothing; they can as easily make ten hundred. Having done up one little chore, they think there is time for another. They feel that they must do something all the time. Like men who sell ribbon and tape, they imagine they are only doing well, as they measure off yard after yard. A successful operator hauls off after he has made a strike, whether it is small or large—waits and watches the market.

5th. Operators who deal in points, lose money. Wall Street is full of rumors, exciting stories, and statements of things that are going to happen. Some men have secret information of importance. These rumors are called points, and men who buy and sell, in consequence of them, are said to "deal on points." Combinations, conspiracies, and cliques start these points to affect the market, and inexperienced and green operators are duped by them.

LXXXVIII.

JAY COOKE.

HIS ANCESTRY.—COMMENCES BANKING AT SEVENTEEN.—JAY COOKE & Co.—NEGOTIATES THE WAR LOAN.—MR. COOKE IN HIS COUNTRY HOME AND AS A MAN OF BENEVOLENCE.—HIS FAILURE.

ALEXANDER HAMILTON touched the "dead corpse of public credit," and it arose to its feet. Robert Morris took the financial burden of a young republic on his shoulders and, though he bankrupted himself, saved the national honor. Jay Cooke completes the triumvirate, and his name will be imperishably identified with the great financial men who came to the rescue of the nation, in a great financial crisis, and preserved the government from impending ruin. Mr. Cooke came prominently to the surface, during our late civil war. The war found us without men, without an army or navy, without officers or military equipments and without money. The expenses of government approached three millions a day. The vortex of national bankruptcy stood open, and financial ruin seemed inevitable. The common necessities of life were exorbitantly high, and a paper dollar was worth only thirty-six cents in coin. Friends of the government were despondent, and the financial Secretary of the nation in despair. The man for the times appeared in the person of Jay Cooke. He possessed the amount of

enterprise, financial skill, and credit which the exigency demanded. He proposed to negotiate and sell for the government five hundred millions. The very proposal staggered the world. He undertook this work for a totally inadequate compensation. Had he failed in the task, like Morris, he would have been utterly ruined financially. He accomplished the work heroically, patriotically, and in a business like manner that placed him at the head of the financiers of the age. Having disposed of five hundred millions to meet the pressing necessities of the Treasury, he disposed of eight hundred and thirty millions more.

HIS ANCESTRY.

The family from which Mr. Cooke descended, landed on Plymouth Rock and built the third house in Plymouth. Mr. Cooke was born in Sandusky, Ohio. His father had an unpronounceable Christian name. He once lost a seat in Congress from the inability of voters to spell his name correctly. He gave his son a name that people would have no difficulty in writing correctly. He called him Jay, after the Chief Justice of the United States. The father and mother undertook the education of their son. Returning from Congress in a time of general financial pressure, Mr. Cooke found his affairs embarrassed, and announced to his children that they must look out for themselves—he had nothing for them. Jay resolved to be a burden to no one. He went into a store, and secured employment as a clerk. He mastered the business, became a proficient in mathematical and mercantile knowledge and in book-keeping. He was no drone, and ate no

idle bread. His leisure moments were employed in study. Ignorant of the future, he resolved to prepare himself for any field that might open for his talents.

COMMENCES BANKING AT SEVENTEEN.

The banking house of E. W. Clark & Co., of Philadelphia, received young Jay when he was seventeen years of age, for the purpose of thoroughly training him as a banker. He answered the most sanguine expectations of his friends. He became a partner of the house—then the leading banking house in the country,—and for twenty-five years was actually its manager and head. When nineteen years of age, Mr. Cooke wrote the first money article ever published in Philadelphia. Retiring from the firm of E. W. Clark & Co., with a fortune, it was Mr. Cooke's purpose to take life quietly, and withdraw, in a measure, from active business. But it is impossible for such a man to hide his talent in a napkin. His financial operations continued to be extensive, and he negotiated large loans for railroads and other corporations.

JAY COOKE & CO.

The banking house of Jay Cooke & Co., which stood on Wall Street, corner of Nassau, originated in 1861. It consisted of Mr. Cooke and his brother-in-law, William G. Morehead, one of the most successful railroad operators in the country. The purpose of Mr. Cooke and his partner, was to provide business for their sons. In 1861 the house was located in Philadelphia.

NEGOTIATES THE WAR LOAN.

The war loan of millions of the State of Pennsylvania, was negotiated by Jay Cooke & Co., at par, in a time of great financial and commercial depression. The Government was about to place its first loan on the market. Mr. Cooke immediately obtained a large list of subscribers, and without a cent of cost to the Government, sent them on to Washington. The success of the state loan attracted the attention of the Government to Mr. Cooke, and he was selected to negotiate the five hundred millions of five-twenty bonds just authorized by Congress. The associated banks could not afford the Government relief. From four hundred special agents connected with the most prominent banking institutions in the country, only thirty millions were secured, and one-third of this sum was returned by Mr. Cooke. The pressing needs of the government demanded some bold and daring blow. Mr. Cooke was selected as the agent to sell the loans. With the skill and daring heroism of a general planning a campaign, he organized his work. The risks were frightful. A bolder, a more daring monetary operation was never known. The history of the gigantic financial operations of the Rothschilds furnishes no parallel. The compensation seemed puerile. Five-eighths of one per cent. was all. This covered all moneys paid to assistants, all remuneration for responsibility assumed, for labor, postage, clerks, and expenses. If the loan failed, nothing was to be paid. The government took no risks, and a failure would have swept away the entire fortune of Mr. Cooke. He threw his whole soul

into the work. He spent over half a million of his own fortune before a bond was sold. He created a public sentiment in favor of the loan, and made friends with workmen, farmers, seamstresses, and domestics. The loan was made accessible and attractive to all classes. The country was flooded with advertisements, and thousands of miles of fence bore placards setting forth the plan of the investment and the claims of the government. Others were despondent. Croakers were numerous. The failure of the scheme and the ruin of Mr. Cooke were predicted,—but Mr. Cooke's faith was unblenching—his countenance was always cheerful, his heart sunny, and his confidence in the loyalty of the nation unwavering. The success of the scheme the world knows by heart.

Under Mr. Fessenden, gold rose in fifteen days from 88 to 105 per cent. An outcry was raised against the government, for bankruptcy was feared. The Secretary of the Treasury turned to Mr. Cooke to help him in the dark hour that lowered on the nation. Mr. Cooke had been shabbily treated by the Treasury Department. The commission paid was a very small one, at most. Through his agents, and his own superhuman efforts the sale of 5.20 bonds were solely due. So great was the rush for bonds, when the nation was fairly awakened, that Mr. Cooke gave notice of the day and hour when the sale would cease. After the five hundred millions were taken, money poured in so largely that Mr. Cooke was obliged to offer fourteen millions beyond the amount authorized. Yet Mr. Chase refused to pay Mr. Cooke a commission on any sales made by sub-agents, who had applied directly to

the Treasury for their bonds. Mr. Cooke would have been justified in allowing the government to take care of itself in the new crisis in which it was involved. But not so. He came to the rescue as he did in the earlier time. He reorganized his army of sub-agents. The press teemed with the value of the 7.30 bonds. By this time his fame had extended to Europe, and two hundred millions were disposed of in that market. Through his agency, the government bonds were as regularly called at the great financial centres of the world, as were those of England, France, or Prussia. In less than a year, eight hundred and thirty millions were sold.

MR. COOKE IN HIS COUNTRY HOME.

Few men knew as well how to earn and how to enjoy a fortune as did Mr. Cooke. He had an elegant country seat on an island in Lake Erie, amid the scenes of his early years, where he formed the resolution to battle life for himself, and where he determined to be dependent on no one for his support. Here, he dispensed a liberal hospitality, and received and entertained his friends. During the summer, he invited missionaries on small pay, and clergymen with small salaries, to visit his island home, and recreate during the heat of summer. He paid all the expenses of the visit—placed his house, his library, horses, carriages, and boats, at the disposal of his guests, and left them to enjoy themselves. When they departed, he gave each guest a sum of money. Almost literally obeying the command of the Saviour, to call in the poor, the halt, the maimed and the blind to a feast, for such cannot repay. Mr. Cooke's benefactions during the war were

very large. Few have exceeded him in lavish donations to colleges and educational institutions. He has builded several churches and religious institutions with his own funds. His princely mansion on Chelton Hills, near Philadelphia, was elegantly arranged, and all who visited him received a cordial welcome. His banking house in Wall Street was one of the finest establishments in that famed locality.

HIS FAILURE.

Alas! that all this success of fortune should have been followed by a disastrous failure, which not only carried down Jay Cooke, but thousands with him. The great house of Jay Cooke & Co. undertook to shoulder the Northern Pacific railroad, and the weight broke it down. The crash came on the memorable 18th of September, 1873, when Jay Cooke & Co. suspended with liabilities estimated at \$5,000,000. With it went the First National Bank of Washington, mainly in the interests of Cooke. Two days afterward, there was a general smash; the New York Stock Exchange closed for several days; banks suspended; trust companies failed; fearful defalcations were revealed; unlimited stock-jobbery was exposed; for the general disaster was due entirely to the great railroad and stock jobbers, and was not the result of short crops, or over importations, or other commercial causes. This was the beginning of the "hard times," from which the country did not recover in six years. The "panic" began with the suspension of Jay Cooke & Co., and that house never revived from the disaster.

LXXXIX.JAMES GORDON BENNETT AND THE
NEW YORK HERALD.

MR. BENNETT'S EARLY LIFE. — EMBARKS FOR AMERICA. — HIS NEW YORK CAREER. — CAREER AS A JOURNALIST. — NEW YORK HERALD. — THE NEW HERALD BUILDING. — INSIDE VIEW. — THE COUNCIL. — MR. BENNETT AT HOME. — HIS FAMILY. — MR. BENNETT AND THE FRENCH MISSION. — PERSONAL APPEARANCE. — AFTER BENNETT'S DEATH.

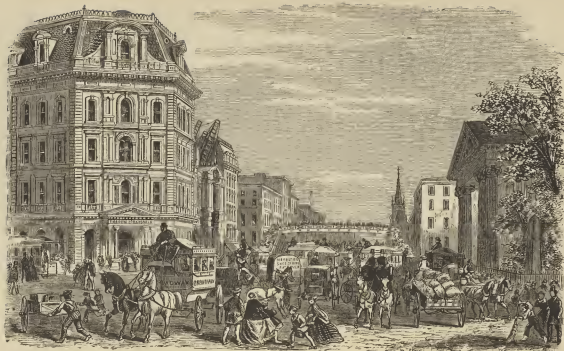
MR. BENNETT'S EARLY LIFE.

MR. BENNETT was born in the year 1795, at New Mill, Keith, in Banffshire, Scotland. He was reared under the shadow of Gordon Castle. His parents were Roman Catholics, and he was trained in their religion. Every Saturday night the family assembled to hear the Scriptures read, and to engage in worship according to the custom so touchingly described by Burns. An uncle, for whom Mr. Bennett was named, was a Presbyterian clergyman. James was kept at school till he was fifteen years of age. He then entered a Roman Catholic Seminary at Aberdeen, his parents intending him for the ministry. On the banks of the Dee he pursued his studies for three years. He then threw up his collegiate course, and abandoned his ecclesiastical career. He pursued the classics with great enthusiasm. Fifty

years after he recalled his studies of Virgil on the banks of the Dee. Burns was his favorite poet. He read with zest the novels of Walter Scott. But he was charmed with the Memoirs of Franklin, written by himself, and he felt a great longing to visit America, the home of Franklin. He early exhibited marked talent, with great shrewdness, dashed with manliness. He heard Chalmers often, and never failed to acknowledge his indebtedness to that great man for the influence he exerted over his life. Of his own family he has written, "Bishops, priests, deacons, robbers, and all sorts of persons, were in my family. They were bright in ideas, and saucy enough in all conscience."

EMBARKS FOR AMERICA.

It was a sudden impulse that induced Mr. Bennett to embark for this country. He met a companion in the street one day, who informed him that he was going to America. Bennett expressed a desire to see the place where Franklin was born, and resolved to embark with his friend. He sailed on the 6th of April, 1819, and landed at Halifax. At Portland he opened a school as teacher, but it was not of choice that he taught. He soon moved on towards Boston. He was charmed with all he saw in the city and vicinity. He hunted up every memorial of Franklin that could be found. He examined all the relics of the Revolution, and visited the places made memorable in our struggle with Great Britain. But he was poor, and well nigh discouraged. He walked the Common without money, hungry, and without friends. In his darkest hour he found a New York shilling, and from that hour his fortunes began to



HERALD BUILDING, BROADWAY NEAR WALL STREET.

mend. He obtained a position with Wells and Lilly, in Boston, as proof-reader. Here he displayed his ability as a writer, both in poetry and prose.

HIS NEW YORK CAREER.

Mr. Bennett came to New York in 1822. He immediately connected himself with the press, for which he had a decided taste. He was not dainty in his work. He took anything that came along. He was industrious, sober, frugal, of great tact, and displayed marked ability. He soon obtained a position on the Charleston Courier as translator of Spanish-American papers. He prepared other articles for the Courier, many of which were in verse. His style was sharp, racy, and energetic. On returning to New York he proposed to open a permanent commercial school on Ann Street, near Nassau, and issued his prospectus. The plan was not consummated. But he gave a course of lectures on political economy in the North Dutch Church.

CAREER AS A JOURNALIST.

Mr. Bennett, in 1825, became proprietor of the New York Courier by purchase. It was a Sunday paper, but was not a success. As a reporter and writer he was connected with several journals. In 1826 he became associate editor of the National Advocate, a Democratic paper. The next year the Advocate espoused the cause of John Quincy Adams, while Mr. Bennett was a warm partisan of Jackson. Leaving the Advocate, Mr. Bennett became associate editor of the Inquirer, conducted by M. M. Noah. He was also a member of Tammany Society, and a warm partisan.

During the sessions of Congress, Mr. Bennett was at the Capital, writing for his paper; and while at that post a fusion was effected between the *Courier and Inquirer*. He continued in his position as associate editor and Washington letter-writer till 1832. Mr. Bennett sustained General Jackson in his war on the United States Bank. The *Courier and Inquirer*, under Mr. Webb, sustained the Bank. This difference led Mr. Bennet, to leave the concern. He wrote much for the press, and his peculiarly cutting and slashing style made his articles very effective. He studied the New York press very closely. He felt that it was not what the age demanded, and resolved to establish a paper that should express his idea of a metropolitan journal. He had no capital, no rich friends to back him,—nothing but his ability, pluck, and indomitable resolution.

NEW YORK HERALD.

On the 6th day of May, 1835, the *New York Herald* was issued from No. 20 Wall Street. It was a small penny sheet. Mr. Bennett was editor, reporter, and correspondent. He collected the city news, and wrote the money articles. He resolved to make the financial feature of his paper a marked one. He owed nothing to the Stock Board. If he was poor, he was not in debt. He did not dabble in stocks. He had no interest in the bulls or bears. He did not care whether stocks rose or fell. He could slash into the bankers and stock-jobbers as he pleased. He worked hard. He rose early, was temperate and frugal, and seemed to live only for his paper. He was his own compositor and errand boy, collected his own news, mailed his papers,

kept his accounts, and thus laid the foundation of that great success that has made his name as familiar on the Thames and Danube as it is on the Hudson.

THE NEW HERALD BUILDING.

Opposite the Astor, on the site of the old Museum, stands the marble palace known as the Herald Building. It is the most complete newspaper establishment in the world. The little, dingy, story-and-a-half brick building, standing back from the street up a court; and known in London as the "Times Printing Office," would not be used for a third-rate American paper. Before the Herald buildings were completed, and while Mr. Bennett was making a savage assault on the National Banks, he was waited upon by the president of one of the banks, who said to him, "Mr. Bennett, we know that you are at great expense in erecting this building, besides carrying on your immense business. If you want any accommodation you can have it at our banks." Mr. Bennett replied, "Before I purchased the land, or began to build, I had on deposit two hundred and fifty thousand dollars in the Chemical Bank. There is not a dollar due on the Herald buildings that I cannot pay. I would pay off the mortgage to-morrow if the owner would allow me to. When the building is open I shall not owe one dollar to any man, if I am allowed to pay. I owe nothing that I cannot discharge in an hour. I have not touched one dollar of the money on deposit in the bank, and while that remains I need no accommodation."

INSIDE VIEW.

The Herald building has two stories below the sidewalk, in which are located two engines of thirty-five horse power each, ready for action at a moment's notice. If one fails, the other will strike off the edition. Three huge Hoe's presses throw off twenty-six sheets at once. The presses run from twelve at night till seven in the morning to print the daily issue. The edition varies from three to five hundred thousand. The engine and press rooms are kept in perfect order. The proprietor makes constant visits to every part of the establishment, and allows no confusion or untidiness. The first story is the Herald office, fitted with the neatness and system of a bank. Every department has a responsible head. On the third floor the paper is edited. It has a force of twelve editors, thirty-five reporters, and five hundred men in all. The principal room is the council room. It faces St. Paul's on Broadway. It is elegantly furnished with black walnut furniture. The chairs are carved, and, with the lounge, are handsomely covered with maroon leather. A long table, around which twelve persons can sit, runs the length of the room. A bronze bust of Mr. Bennett stands on a pedestal at one end. The walls are adorned with portraits of young Bennett, Robert Burns, and favorite characters. Opening from this is a handsome library, filled with important books for reference. The editorial rooms, and rooms for reporters and writers, occupy the entire floor. A small winding stairway leads from the entrance on Ann Street to the editorial rooms. At the top of the stairs a colored gentleman

demands your business and your card. The visitor is ushered into a small reception-room, occupied almost entirely by an immense round table, files of papers, and a few chairs. If persons cannot sit they can stand. Visitors are seldom allowed in the editorial rooms. The parties whom they call to see meet them in the reception-room. The composition room is under the French roof, large, airy, and complete. Every issue of the Herald is electrotyped, and there is a room for that purpose in the building. A dummy lowers the form down to the press-room.

THE COUNCIL.

The Herald is edited. Nearly every other paper in the country is conducted by a journalist; that is, the editor writes his own leaders. The editor-in-chief of the Herald seldom writes an editorial. At twelve o'clock each day the editors meet in the council-room. The plan of the elder Bennett is followed by his son. A list of subjects is presented by Mr. Bennett, and these are discussed. If he wants any subject written upon, he gives out the heads and the method of treatment. If taken down just as he states them, they would be very effective, though crude. The subjects may be Phillips's last speech, the action of Congress, new move of the President, the situation abroad, or the city elevated railroads. To each editor a subject is given, or one man is selected to write on a given matter. The editor decides what shall be written, dictates the points, orders such an article for such a day, and to be written in such a manner. Everything is decided by the editor before the

council breaks up. Then subjects are called for from the editors, and suggestions solicited ; but Mr. Bennett decides whether they shall be written upon or not. In business, Mr. Bennett is shrewd, sharp, and prudent. If he pays a dollar he expects to get a dollar's worth for it. He often seems rough and impatient, and he is prompt and decided.

MR. BENNETT AT HOME.

In his house he was genial, liberal, and kind. He dispensed an elegant hospitality. No English nobleman, with an income of fifty thousand pounds, lived in a style more generous than he in his city residence on Thirty-eighth Street and Fifth Avenue. His favorite residence was Fort Washington. Here he received his friends in a principality of his own. He had a great deal of company, and had everything to make guests happy. He left each one to enjoy himself as he pleased—a thing very rare in America. On entering Mr. Bennett's mansion as a guest, the visitor found every attention he could desire, and every elegance to make him happy. A French cook, bowling and billiard rooms, horses and carriages in the stable, a steamboat to sail up and down the Hudson, are at his service. At dinner all the guests were expected to be present at a given hour. At the other meals each one did as he pleased. The guest came down to breakfast at any hour, and ordered as if at a hotel.

On a lounge or an old sofa the host was found, with his floor strewed with books and papers. He usually went to his office on pleasant days. It was the duty of one of the editors to mark with a blue or red

pencil all paragraphs in the papers, personal, financial, political, acts of Congress, etc. Those that had an interest to the editor-in-chief were sent to Mr. Bennett, and his eye caught at a glance the stirring events of the day. A telegraph wire connected Mr. Bennett's room at Fort Washington with his son's room in New York. The bell ringing three times indicated that Mr. Bennett had something to say. The father and son talk as if in an adjoining room. "Don't put in that article"—"Publish that editorial on Congress"—"Come home to dinner"—with other matters, were sent over the wires. Mr. Bennett was a great student of history. He studied Cromwell and Bonaparte, Biddle and Jackson, and delighted in the history and scandal of the times. His philosophy was of the type that laughs at all public things, and he looked at public acts from this standpoint. But no man was more genial in his home. His two great loves were his son and his paper. He made few outside calls, and did not attend balls, parties, or soirées, except in his own mansion. He was a fast friend; and when he took one to his bosom he took him with all his faults, and held fast to him through good report and through evil. Those visiting him found all sorts of guests—French, Germans, Italians, English, with men of all ranks. All who had any claim upon Mr. Bennett were sure of a welcome. He knew how to distinguish between those who came as friends and those who came to obtain a boon, or obtrude business upon him in his retirement. He was up very early around his grounds, but let his guests sleep as long as they pleased. He disliked to read of the death of men who were young when he was young. It filled him with

melancholy, lasting a long time. His life was very regular, his constitution of iron, and he was guilty of no excess. He was careful of exposure, drank no stimulating liquors, did not use tobacco, and excitements did not touch him. He was very liberal in his way. He supported several widows, by a regular instalment paid weekly, whose husbands were young when Mr. Bennett was young, or were fellow-craftsmen of his when he was struggling for a foothold in this city.

HIS FAMILY.

Mrs. Bennett was a remarkable lady, possessing great force of character. Her long residence abroad, for the purpose of educating her son, made her familiar with the languages of Europe. She spoke, with the fluency of a native, French, German, Italian, and Spanish. She has presided at the table around which sat the Spanish and Italian admirals, the French commander, and the German ambassador. With each of these officials she maintained a conversation in his own language, without hesitation or embarrassment, as if she had never spoken any other. The Herald is indebted to Mrs. Bennett for the establishment of the foreign correspondence, which is so marked a feature in that print. Her letters from foreign capitals during her residence abroad were marked by taste, tact, and talent. She was genial and accomplished as a hostess, and gave a charm to the elegant home over which she presided.

Mr. Bennett's daughter, Janette, is handsome, cultivated, and accomplished. Like her mother, she is familiar with all the tongues of the continent, and in

her education enjoys all the advantages that wealth and liberality can bestow.

Young Bennett, named after his father, is one of the best educated young men in the country. He has probably a better practical education than any other. He enjoyed great advantages, as he spent the most of his younger years abroad, and was trained in every accomplishment. He can speak fluently, and also write French, German, Italian, and Scotch. On coming home, his father resolved to fit him to take his place in carrying on the Herald establishment. Young Bennett set type, and learned all the mysteries of the craft as a printer. He studied engineering, and knows how to run the huge machines in the basement of the building. He can work at the press. He is master of the art of electrotyping. He can telegraph with skill and accuracy. And the toys of his boyhood were miniature steam engines, small telegraph machines, with juvenile fonts of type and presses. He has marked business and executive ability, and devotes many hours to his office. Some time before his father died, he had the entire management of the immense business of the Herald. He presides at the council in the absence of his father, and conducts the affairs of the office in the same prompt, decided manner. He edits the Telegram, and owns the Weekly. He never leaves his office during business hours, and is always at his post except a few weeks in summer, when he follows his favorite pastime of yachting. He is not only the business manager of the Herald, and has to attend to all the calls, but he is the active editor, and manages the finances. He goes over the accounts daily, and knows

how the affairs stand, to a dollar, before he leaves the office at night. He visits every part of the establishment during the day, from the press-room to the upper room for composition. Young Bennett is tall and slim. His face is thin, his eye pleasant, his nose prominent, and his smile attractive. He is courteous in conversation, and there is a repose about him which indicates ability to fill the position he occupies. He is frank, manly, and generous. He has many traits of character that are ascribed to Prince Alfred, the royal sailor-son of Victoria. A warm friendship sprang up between the Duke of Edinburgh and young Bennett, when the latter was in London. An officer high in rank in the British navy told me that after young Bennett had tendered his celebrated yacht to the Prince, Alfred pleaded earnestly with his sovereign mother to allow him to accept the generous gift. Advised by her ministers that it would not do, she positively forbade the acceptance. Of course Prince Alfred would have acknowledged the gift by a princely reciprocation. But the history of the *Henrietta* was so romantic, the offer was so generous, the owner had shown so much pluck in crossing the Atlantic, and was, withal, so genial, so cultivated, and so manly, that the heart of the prince was completely won. And this testimony I heard confirmed on all sides during my stay in London.

MR. BENNETT AND THE FRENCH MISSION.

The French mission was offered to Mr. Bennett by the President, without his solicitation. He peremptorily declined it, on the ground that he would

not be bothered with the duties attached to the position. "If I wanted to go to Europe," said Mr. Bennett, "I would take fifty thousand dollars, and go at my leisure." Soon after he declined the post, Mr. Seward visited New York. A mutual friend stepped over to the Herald office and announced the fact to Mr. Bennett, and asked him to walk over and see the secretary. "I have no business with Mr. Seward," replied the editor; "if he wishes to see me he can call and see me." Mr. Bennett regarded himself as a representative man, who was to be called upon by all who wished to see him. He carried this rule to great lengths:

PERSONAL APPEARANCE.

Mr. Bennett was tall, and marked in appearance. Like Commodore Vanderbilt, nobody passed him without turning to take a second look. His form was genteel, and he was as erect as a Mohawk Indian. He dressed in good taste, without imitating either a sloven or a snob. His hair was white and flowing, giving a venerable look. The lines of his face were hard, and indicated talent and determination. In an omnibus or car he would command general attention. He could easily be mistaken for a clergyman, a professor in a college, or for one of the solid merchants of the city. He could command the best talent in the world for his paper. He paid liberally for fresh news of which he had the exclusive use. If a pilot runs a hazard, or an engineer puts extra speed on to his locomotive, they know that they will be well paid at the Herald office, for its editor did not higggle about the price.

The marvelous enterprise of the Herald attracts universal attention. Every morning the columns are loaded with intelligence from every part of the world, and news of every character comes to the tables of its patrons with the early light of day. The audacity and persistency of the employees of the paper are proverbial. Secret state papers are promulgated in the Herald. The Grand Council of the Vatican, now in session at Rome, is under the sacred sanction of secrecy; yet, private debates, remarks of the Pontiff, valuable papers, and the purposes of Dignitaries, that are not even expressed in open council, are sent quivering over the wires to the Herald Building, to the astonishment and alarm of dignities. The Herald pays for all the news sent to it, pays liberally and without higgling. It must be news—news of interest—news given exclusively to the Herald. Any time of night or day, the Herald is open for intelligence. If a pilot runs great risks to bear early and important information of a disaster outside, he knows where to carry his news, and where he will get his pay. Should an engineer charter an extra train, or ruin a locomotive in reaching the Herald Office with an important despatch, he knows he would receive a check to cover his loss. During the war, the Herald establishment at Washington was as much a place of business as the War Department. Saddle-horses were tied in front, ready for service. Men connected with the Press, who could be outdone, outrun, outwritten, or outsold, were not wanted on the Herald. The telegraph wires were monopolized up to the latest moment that messages could be printed in New York; men on foaming

steeds, and bespattered letter writers, came tearing into the city from a circuit of fifty miles, bringing up the latest intelligence from every quarter. On one occasion the wires were engaged, but the messenger was delayed. The rule of the office required that the wires should be employed, or they could not be held. Equal to the emergency, the Herald correspondent kept his post. He commenced with one of the knottiest chapters in the Book of Chronicles, and sent over the wires several hundred of the hardest names in that wonderful record. Before the book was exhausted the messenger arrived. The whole establishment of the Herald is run on a gigantic scale, and with a system and ability that no other business in the city excels. It requires courage, and a large heart, to make the vast expenditures necessary to carry out the plan on which the Herald is conducted. But the harvest is a golden one. The profits of the Herald are estimated by financial men, to be not less than three hundred thousand dollars a year.

AFTER BENNETT'S DEATH.

Up to within a year of his death Mr. Bennett seemed as physically strong as ever; but in the spring of 1872 he sickened, and on June 1st he died. To the last his mental faculties were unimpaired, and the large property he left, estimated at more than three million dollars, was divided judiciously between the wife and children, his son, who was literally his successor, inheriting the Herald, worth at least two millions. His wife, Henrietta Agnes Crean, whom he married in June, 1840, survived the husband but a few months, and died at Königstein, Saxony, March 31, 1873. Her share

of the Bennett property went to her daughter, Janette, who also inherited, under her father's will, the Fort Washington estate, and money enough to make her one of the notable heiresses of the day. After the newspapers had married her to at least a dozen noblemen, she was quietly wedded at Newport, R. I., in August, 1878, to Isaac Bell, Jr., of New York, and the birth of her first son, in 1879, was signalled by a present to the young Bell, from his uncle Bennett, of \$100,000 in United States bonds, which made him rich when only one day old. James Gordon Bennett, Jr., was "brought up" to be his father's successor in the editorship and management of the Herald. He was very efficient in organizing the corps of Herald war correspondents, sixty-three in number, at an expense for four years of \$525,000. It was especially his pet enterprise that the Herald should send Henry M. Stanley, in 1871, to find Livingstone in Africa, and Stanley succeeded in the search and finding at a cost to the Herald of more than \$100,000. In conjunction with the London Telegraph, in 1874, the Herald again sent Stanley to explore the lake region of Equatorial Africa, to solve, if possible, the secret of the sources of the Nile. He started with a force of three hundred and fifty men, of whom he lost one hundred and ninety-four by death and desertion. He made the first complete exploration of the Victoria N'yanza Lake, his circumnavigation covering 1,000 miles, reached the farthest northern point attained by Livingstone or Cameron, was on the Congo river for nine months, and reached the Atlantic coast in August, 1877. His valuable geographical discoveries might have been

postponed for years to come but for the means and enterprise of the Herald. The value of the Herald's weather bureau, carried on at an enormous expense, has been cordially acknowledged abroad, where the forewarning of storms on the Atlantic has prevented ships from leaving port, and so, doubtless, saved many from disaster. The Herald's latest enterprise is sending, at the sole expense of Mr. Bennett, the screw propeller *Janette* (named for Bennett's sister) from San Francisco, in June, 1879, through Behring's Straits to find the open Polar sea, if there is one. Of course, these enterprises and expeditions are enormously expensive; but they are literally bread cast upon the waters, coming back fourfold to the Herald in the increase of its reputation, circulation, business, and profits. It is to-day the most enterprising, most expensively conducted, and most money-making newspaper in the world. Personally, Mr. Bennett is very popular, and such little escapades as the Bennett May duel are readily overlooked. He lives much abroad, looking after the Herald bureaus in London and in Paris, but he keeps a sharp eye to the conduct of his journal, and directs its movements by cable or telegraph when he is not in New York. He generally spends the "season" in Newport, R. I., where he is a large property-holder, and his valuable aid there in introducing water, and in other public improvements, makes him one of the most esteemed summer citizens.

XC.

HON. HORACE GREELEY.

F'S POWER OVER THE PEOPLE.—THE LAST YEARS OF HIS LIFE.

MR. GREELEY was the well-known editor-in-chief of the New York Tribune. He was one of the most marked men in the city, and one of the most influential. He began life on the lowest round of the ladder, and by his talent, invincible industry, and purity of character, elevated himself to the highest position, and probably had more power in his day over the American people than any other public man. His style of dress and appearance in the street were very peculiar. His white coat became as historical as Napoleon's gray one. His face was fair, and a youthful and healthful hue flushed it. His step in the street was hurried. His head was in advance of his body, while his feet drew heavily on the ground. The crowd that rushed past him made no impression upon him, whether they rushed by without noticing, or paused to follow him with their eyes. His head was massive, bald on the top, fringed with flaxen hair around the base of the brain, till it blended with a loose thin beard of gray which cropped out irregularly around the throat and over a loosely-tied black silk neckerchief. In height he was a little below six feet. His eyes were of grayish blue. His eyebrows were so light as to be almost unobservable.

His dress was long the pet subject of caricaturists. He could be picked out anywhere, whether in a paper sketch, charcoal sketch, or rude drawing. He wore a loosely fitting black swallow-tailed coat, black pants, black velvet or silk vest. His cravat was the heavy silk one of other days. He wore no jewelry except a gold ring. His hat was the soft, broad-brimmed style, pushed back from the forehead, as if the brain was too active or too hot to be covered. Physically he was powerful but awkward. He stooped, drooped his shoulders, swung his arms, and walked with a lounging, irregular gait. There was nothing in his personal appearance to indicate a man of commanding power, and the editor-in-chief of one of the most influential journals of the age. Greeley was not a partisan. He represented the general convictions and aspirations of the American people. In those bidding places of New England's power, the factories, workshops, and the hearths of quiet homesteads, the Tribune is an oracle. In the fenced fields of the prairies, and in the log cabins of the far West, it is a power. Pioneers, stock raisers, and intelligent mechanics trusted Mr. Greeley. All sects and fashions of religionists, dreamers, schemists, and idealists found fair play in the Tribune. Mr. Greeley was distinguished for the intensity and honesty of his convictions. He might be wrong, but never base; he might be in advance of public opinion; he might be deserted by all but a few followers on some questions; he might oppose his own party; he might attempt to destroy an officer, or a policy, that he helped to create a few months before. While cursing his vagaries, the public had unbounded confidence in the purity of his

motives and his questionless honesty. He was schooled for defeat as well as victory. Patronage could not allure him from what he believed to be right. Nominations for office could not corrupt him. His paper was a political power, of unexampled success. As an individual politician, Mr. Greeley's life was a failure. He had none of the elective affinities that mark a great leader; and though he generally came out right with the public in the end, his intolerance of differences in public judgment marred his success.

As a speaker, he was very forcible and impressive, but not attractive. Calls on him for charitable purposes, temperance, and humane gatherings were numerous. His response to these calls was cheerful, and without compensation. In private life, in company with a few friends, and in personal intercourse, he was a delightful companion. His table-talk was spirited, humorous, and full of anecdote. He was no ascetic, but received heartily the good things of Providence, refusing wines, and all strong drinks, taking no beverage stronger than tea. His memory was stupendous, and the accuracy by which he could recall the political movements of the past, and the votes even of the states, was marvellous. Not much of an artist himself, he was fond of pictures, sculpture, and music. His charities were large, and scarcely any one got into his presence, who wanted a contribution, without obtaining one. He was a Universalist in religious sentiment, and a regular attendant at Dr. Chapin's church. His daughters were in the Convent of the Sacred Heart, for education.

A small room in the Tribune office was set apart for his use. It was a mere den, and as unsightly as can well

be conceived. He worked like a dray-horse. His correspondence was immense. Besides this, and writing his editorials, he had usually some heavy work on hand which occupied his whole time. Any one with claims upon him could gain access to his room. He would usually be found sitting on a high stool with a table before him, which came up almost to his chin, and was pine, and uncovered, soiled with use, and stained with ink, pen in hand, driving away at his task, with a handwriting that few can decipher. His latest associate on the Tribune, and managing editor, Whitelaw Reid, a young man, succeeded Greeley as editor-in-chief. He controlled everything and everybody, and was the real power of the paper.

To read the papers a few years ago, one would suppose that the editors of the leading journals were bitter foes, and were kept from personal violence only from fear of the police. A heavy blow struck at "old Bennett," the "little villain of the Times," the "bran-bread eater" and "white-coated philosopher of the Tribune," or some other editor, would give an idea of a most unfriendly relation between these parties. But the fact is, there is no class of men in this city, or any other, that are more social, friendly, and harmonious than the gentlemen connected with the leading press of New York. At the dinner given by the press of New York to Mr. Dickens, on the birthday of Shakespeare, Mr. Bennett received the unanimous appointment to preside. On his declining, with the same unanimity Mr. Greeley was selected. There is scarcely a day when the leading editors, representing the leading political and religious features of the country, do

not meet at Delmonico's, or some other place, for a social sit-down. Conservatives and Radicals, Democrats and Republicans, Catholics and Protestants, conductors of the press, strike hands over a plate of soup; and, after unbending for an hour, go back to their several dens to renew the paper warfare.

THE LAST YEAR OF HIS LIFE.

Mr. Greeley was a member of Congress for a few weeks to fill a vacancy in 1848-49, and was a member of the State Constitutional Convention, but never held other public office. His field of political power and influence was in the editorial chair. In 1872, he was the candidate of the Liberal Republican and Democratic parties for the Presidency. Accepting the nomination, he retired from the editorial charge of the Tribune and spoke constantly in all parts of the country, till early in September, when he withdrew from the canvass to watch over the dying bedside of his beloved wife, who died a week before the election. This calamity, together with his overwhelming defeat in the Presidential contest, brought back to the editorial chair of the Tribune a completely broken man, who, for a few days, feebly, but vainly, endeavored to resume his wonted avocations. But sleepless nights, followed by inflammation of the brain, soon prostrated him, and, on November 29, he died at a private insane asylum near Pleasantville, Westchester County, N. Y. His funeral was one of the largest and most impressive ever witnessed in this country. His remains were taken from the City Hall, where thousands had visited

them, followed by the President of the United States, the Chief Justice, Heads of Departments, Senators, Representatives, City and State officials, and a vast concourse of citizens, and were buried in Greenwood Cemetery. The printers of New York have erected a fine monument to his memory, but the Tribune, "Founded by Horace Greeley," is his chief memorial. Always a careless, as well as generous man in money matters, he left but a comparatively small property to his two daughters, his only heirs. But long after his death, a debt, variously stated at from \$35,000 to \$45,000, due to Greeley by a member of the Vanderbilt family, to whom the principal of the sum due had long before been loaned, was finally paid with interest, leaving the heirs, with what remained of their father's estate in comfortable circumstances.

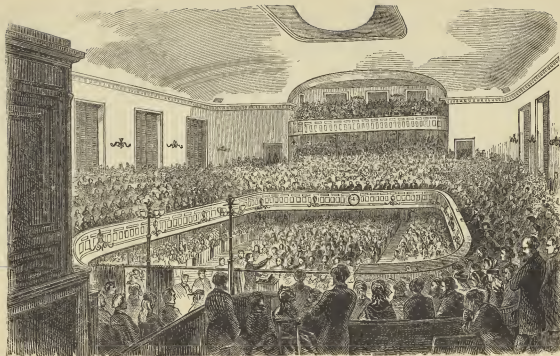
XCL

HENRY WARD BEECHER AND PLYMOUTH CHURCH.

ORIGIN OF THE CHURCH. — PLYMOUTH CHURCH ON SUNDAY MORNING. — TEN-MINUTE RULE. — MR. BEECHER IN THE PULPIT. — PECULIARITIES OF THE CHURCH. — HOW MR. BEECHER MANAGES IT. — THE INFLUENCE OF PLYMOUTH CHURCH. — MR. BEECHER IN THE LECTURE-ROOM. — HIS CONVERSION. — PERSONAL. — AS A PASTOR. — HIS TRIALS.

ORIGIN OF THE CHURCH.

ON Saturday evening, May 8, 1847, a few gentlemen met in a parlor in Brooklyn. Their purpose was to form a new Congregational Church. They adopted this resolution: "That religious services should be commenced, by divine permission, on Sunday, the 16th day of May." Dr. S. H. Cox, then in his glory, had outgrown the small brick church on Cranberry Street. His society had just completed a stone edifice on Henry Street. Mr. John T. Howard, still a leading member in Plymouth Church, obtained the refusal of the old house in which the first service of the church was held. Mr. Beecher was pastor of a church in Indianapolis. He was invited to preach at the opening of the church, which he did, morning and evening, to audiences which crowded every part of the building. The new enterprise, under the name of "Plymouth



INSIDE PLYMOUTH CHURCH.

Church," was organized on the 12th day of June, 1847. Mr. Beecher was publicly installed on the 11th day of November of the same year. In the month of January, 1849, the house of worship was consumed by fire. On the same site the present church edifice was erected. It has a metropolitan fame, and is known in all quarters of the globe.

PLYMOUTH CHURCH ON SUNDAY MORNING.

It is an exhilarating sight to see the assembling of Plymouth congregation on Sunday morning. The church is very large, very plain, and very comfortable. It will seat over two thousand persons. Its lecture-room, parlors, Sunday-school room, pastor's study, and committee-rooms, cannot be excelled by any church in the country. The interior of the church is painted white, with a tinge of pink. This contrasts with the red carpets and cushions, and gives an air of comfort and elegance to the house. A deep gallery sweeps round the entire audience-room, which is capped with red velvet. The seats rise in amphitheatre fashion, from the front to the wall, giving each a good view of the pulpit. The great organ stands in the rear of the pulpit. A platform is reared opposite the main entrance, on which stands a table made of wood from the garden of Gethsemane, open in front. There is no cushion or covering to the table, and the pastor, in his emphatic moments, raps his knuckles on the hard board, that all may hear. Everything is open on and around the pulpit, so that the pastor can be seen from his boots to his hair. A single chair stands on the platform, indicating that the pastor needs no assistance, and wants no associate. A crowd

always hangs around the church on Sunday morning. More people wish to attend service than can be accommodated. Strangers come early, fill the vestibule, and stretch out into the street. Policemen keep them in order, and ushers guard the door. Every seat in the house is let, with the chairs and stools in aisles and recess. The ushers who seat the congregation are members. Their services are voluntary. Some of them have been in attendance for years. They do their duty with great consideration, tact and efficiency. All strangers of note who are in New York visit Plymouth Church. Members come from New York, Harlem, Hoboken, and from all the region round about Brooklyn. There is but one Plymouth Church on the continent. As the hour of worship draws near, long processions of persons can be seen coming from all directions. The cars are crowded, the ferry-boats, known as "Beecher boats," are loaded down, and all unite to swell the crowd in front of the house.

TEN-MINUTE RULE.

No persons are allowed to enter the church, except pew-holders, till ten minutes before the hour of service. The small upper gallery, which is free, is filled at once. The crowd double-line the door, waiting for the moment of admission. As soon as the bell begins to toll, all seat-holders who are not in their pews lose their chance. The public are admitted, and they come in with a rush. The house becomes one dense mass of human beings. No aisles can be seen. The ten inner doors of the church are crowded. Ladies and gentlemen sit on the stairs and fill the vestibule. All the

spaces in the church are filled, and standing-room thankfully received. The services are long, seldom less than two hours. But the crowd scarcely move till the benediction is pronounced. The organ, the largest in any church in the land, touched by a master hand, with a large, well-trained choir, leads the congregation, which rises and joins in the song, and sends up a volume of melody seldom in power and sweetness equalled this side of heaven. A basket of choice flowers stands on the pulpit. A member of the congregation has for many years furnished this superb floral decoration. In the summer he gathers the flowers from his own garden. In the winter he leaves a standing order with the most celebrated florist of Brooklyn, who executes it as regularly as the Sabbath dawns.

MR. BEECHER IN THE PULPIT.

In the rear of the platform is a small door, through which the pastor usually enters. At the exact time the door slides, the chair is pushed suddenly one side, and the pastor, with an elastic bound, comes on to the platform, hat in hand, which he usually throws on the floor. He takes a smell at the vase of flowers, gives a sharp, sweeping glance over the vast auditory, and seats himself in his chair. The congregation has a fresh, wide-awake appearance. There is always an excitement attending a crowd. Every portion of the service interests and holds the assembly with an irresistible power. A great portion of the audience are young. They crowd the church, fill the choir, compose the many Bible classes in the Sunday school, and furnish the large corps of teachers. In the pulpit, Mr. Beecher

seems about fifty years of age. He is short of stature, stocky, but compactly built. His countenance is florid and youthful. He dresses in good taste, without display. A black frock coat, pants and vest, collar of the Byron order, turned over a black cravat, complete his costume. His manners are gentle as a woman's, his spirit tender as a child's, his smile is winning. In the pulpit his manner is reverent and impressive. His voice is not smooth, but it is clear, and fills the largest house. He is very impressive in prayer. His words are fit and beautiful. He puts himself in sympathy with his audience, and leads them, as it were, to the throne of grace. His reading of the Word of God would serve as a model. He rises from his chair, touches the Bible as it lies on his desk as if it were a sacred thing, reads with solemnity, taste, and clear enunciation the passage selected, with a heartiness and artlessness that attracts and holds the attention. In all his public services there is an entire freedom from irreverence, vulgarity, or cant. In the heat of his discourse he appears like a man engaged in a great contest. He is on fire. His face glows, his cheeks burn, his eyes flash. He stands erect. His antagonist is before him. He measures him. He strikes squarely and boldly. The contest waxes hotter. The preacher and the audience are in sympathy. He thunders out his utterances, and they ring round the church, strike the audience on the sidewalk, and arrest the passers by. The sweat stands on his forehead. He stamps with his foot. He thumps the hard desk with his knuckles. He walks rapidly to the front of the platform as if he would walk off. He chases his antagonist

from one side of the platform to another. When he has floored him, he pauses, wipes the sweat from his forehead, lowers his voice, and in his colloquial tones commences again. He holds his audience completely under his control. A broad smile, like a flash of sunlight, glows on the face. A laugh like the winds of autumn among the dry leaves, shakes the vast auditory. Tears fill every eye. The preacher is at times colloquial, dogmatic, vehement, boisterous, at all times impressive.

HIS SERMONS.

They are after his own order. He is his own model. No man can tell what the sermon is to be from the text. He has his own modes of illustrating truths. He finds subjects in texts where few men would think of looking for them. He preaches much on the love of Christ, the need of regeneration, and of judgment to come. He regards a Christian as a fully-developed man, and he preaches to him as a creature that has civil, domestic, and social duties, who has a body, intellect, and soul to be cared for. What are called *Beecherisms* are isolated sayings picked out from their connection, which give no more idea of Mr. Beecher's preaching than the eye of Venus on a platter would of its appearance in its proper place, or the head of John the Baptist on a charger as it would have appeared on the shoulders of that memorable man. His utterances that startle, given in his bold, energetic, and enthusiastic manner, enforce some doctrine or fasten some great practical truth.

One of his most impressive methods is the use he makes of the Word of God in his sermons. In the

height of an impassioned appeal he will pause, and in a low, tender tone, say, "Let us hear what the Savior says." Taking up a small Testament that lies by his side, he will read the passage referred to. On it he will make a few crisp, pertinent comments. His elocution is peculiar, and he reads with good taste. The idea that Jesus is speaking to them pervades the assembly. No one doubts but that the preacher believes he is reading the words of Jesus. His low, earnest tones carry home the Word. He concludes. A long, pent-up sigh goes forth, indicating how deep the interest of the audience was in the Scripture read.

He has great dramatic power. It is so clearly natural, unstudied, and unavoidable, that whether it sends a smile through the audience, or opens the fountains of the soul from whence tears flow forth, it is equally impressive. He imitates the manner and tone of a drunken man before a judge, a blacksmith at his forge, or an artisan clinching rivets inside of a steam-boiler. He will imitate a backwoodsman whacking away at a big tree. He will show how an expert fisherman hauls in a huge salmon with dexterous skill. He has a peculiar shrug of the shoulders. If he speaks of hypocrites, he will draw his face down to such a length that it is irresistible. He has wit, humor, and illustration, which keep his audience wide awake. His figures, fresh and lively, are taken from daily life, from his rural home, his journeys, cold nights on a steamboat, or from the marts of trade. He knows human nature completely. The sword of the Spirit in his hands is the discerner of the thoughts and intents of

the heart. His figures are fresh, vivid, and varied. He keeps abreast of affairs in the nation, in social life, in the church, and in the world. His style of labor would ruin most men. He constructs his morning sermon on Sunday morning. He goes from his study to his pulpit with the performance hot from his brain. He sleeps at noon, composes his evening discourse after his nap, and, glowing with thought and excitement, he preaches his sermon. The sparkle and lightning-like power of some parts of his sermon come from this practice. He gives this reason for it: "Some men like their bread cold, some like it hot. I like mine hot."

PECULIARITIES OF THE CHURCH.

Mr. Beecher's tact is displayed in his management of the large church over which he is pastor. It has a membership of nearly two thousand. It boasts the largest congregation, pays the largest salary to minister, organist, and sexton, has the largest church organ, and one of the largest Sunday schools, in the land. Most of the Plymouth Church are young, or in the prime of life. It has all grades of men in opinion and faith,—Orthodox and Latitudinarians, Conservatives and Radicals, men of strict views and liberals, men steady as a Pennsylvania cart-horse, men unmanageable as Job's wild asses' colts. The freedom of speech is allowed to all. Some men think they can convert the world and reform society in a few weeks. The pastor encourages them to go ahead. If opposed, such parties, like compressed steam, would blow out the pulpit end of Plymouth Church. As it is, they soon tire out, and settle down into staid and quiet church members. For

twenty years Plymouth Church has been at peace, walking in unity and harmony. No church has more working power. Its donations to every cause of humanity, philanthropy, and religion are large. In mission work, and every form of Christian labor, its members take the lead. He seldom opposes the introduction of any subject about which his people wish to talk. He will allow an exciting subject, to which he is opposed, to be introduced for debate. He will give notice of the discussion from the pulpit. He will sit quietly through the whole debate. When the right time comes, with a few kind, earnest words, he will squelch out the matter, as a man crushes out a coal with the heel of his boot.

THE INFLUENCE OF PLYMOUTH CHURCH.

There is but one Plymouth Church, because there is but one Henry Ward Beecher. Its influence is felt in every part of this country. When the present edifice rose from the ashes of the former one, its conveniences, parlors, social rooms, pianos, and other appointments, were subjects of general censure or general ridicule. Scarcely a church of any denomination is now erected without them. He inaugurated congregational singing led by a choir, and the printing of tunes as well as hymns for the use of the people. Its fine Sunday-school room, with fountain, flowers, pictures; with its organ, melodeon, piano, — tasteful, attractive, and beautiful, — was the subject of general censure — now generally imitated where churches have ability and taste. In the style of its conference meetings, its Sabbath-school work, and its relief from the dull, tedious routine of the olden

time, in its identity with the reforms and humanities of life, and in its social power, the Plymouth Church affects nearly all the churches in the land. Should the pastor die, the church dissolve, and no visible organization remain, it would speak, though dead, to all parts of the land, in the islands of the sea, on the mountains of the Old World, and in all places where spirit and success attend the ministry of the Word.

MR. BEECHER IN THE LECTURE-ROOM.

Those who have not seen Mr Beecher in his lecture-room know little of him, or his power over his people. The room is large, and will hold a thousand persons. It is as plain as decency will allow. Settees fill the room, covered with crimson cushions. A carpet covers a part of the floor. The platform stands between two doors at one end of the room. It has neither railing, desk, nor drapery. A small table holds the Bible and hymn-book. Beside it is a cane-seat chair. Promptly on the hour Mr. Beecher seats himself in the chair, and gives out the number of the hymn. He uses none of the formulas so common, such as, "Let us sing to the praise of God," or "Let us introduce our worship," or "Sing, if you please;" nor does he read the hymn. He simply says, "740." The house is entirely full. The sound of the people finding the hymn is like the rustling of autumn leaves. The singing is not a formality. On the left hand of Mr. Beecher is a grand piano, played by the organist, which leads the congregation. It is full, grand, majestic. Mr. Beecher leads. If the congregation sings faintly, he calls for a full chorus. If they drag, he reminds them that though the words are

sweet, singing must come up to time. Some brother is called on to pray. Another hymn is sung, another prayer offered. Another hymn. Then, sitting in his chair, Mr. Beecher makes an address, sharp, interesting and tender. He carries his audience with him in prayer. All bow the head while he utters the words of tenderness, entreaty, and thanksgiving. His people lie near his heart. Their woes, wants, sorrows, and joys are borne upward on his petitions. At the close, the loud respiration and the suppressed cough indicate how intense the sympathy has been between pastor and people as they bow at the mercy-seat.

The meeting continues only an hour. The enjoyment runs through the whole service. The hour is only too short. No one is weary; no one glad when the closing hymn is given out. He does not rise to give an address, but sits in his chair like a professor. He has much to do with religious experience. He often sketches his early struggles — some anecdote of his father; some mishap of his childhood; his college troubles; his conflicts with poverty; how he groped in darkness seeking for the Savior; how he built a house in Indianapolis, and painted it with his own hands. So he fills up his address, which illustrates some practical or doctrinal truth. He fills up lecture-room talks, as he calls them, with things rich, spicy, exhilarating and humorous.

HIS CONVERSION.

In a season of much religious interest, Mr. Beecher gave this account of his conversion. Family influence led him into the church. He was a professor before he was a Christian. He tried to do his duty, but he did not know his Savior, and had no joy in his service. He was at Amherst College when a powerful revival of religion broke out. He was deeply moved. He passed days in agony, and kneeled by the side of his bed for hours in prayer. He was as one alone in a dark and lonely castle, wandering from room to room, sick, cold, and in terror. He called on the president of the college. This was a great cross, as he was known to be a member of the church. The president shook his head as Mr. Beecher told him his condition, and refused to interfere, lest he should grieve the Holy Spirit. Mr. Beecher went home no better, but rather worse. He attended the village church. He remained among the inquirers. The minister, talking with the anxious, came within one pew of him, and then went back to the pulpit. The college course was completed, and Mr. Beecher was not converted.

At Cincinnati he began the study of theology. His father's influence led him to that course. He entered the Seminary to please his father, but did not intend to be a minister. He not only was not a Christian, but he was sceptical. One of his brothers had swung off into scepticism, and should another openly follow, he thought it would break his father's heart. So he became a student in theology. Some ladies, belonging to the first families in Cincinnati, invited him to be-

come their Bible-class teacher. How could he teach what he did not know, or enforce what he did not believe? He was a member of the church, and a theological student, and he could not honorably decline. All he need do was to tell the class what the Gospels contained. He need not tell them what he thought of them. So his work began. He studied and collated the Gospels. He put together all the passages, hints, scraps, and facts that bore on the character of Jesus, and his relation to lost men. In this study Jesus appeared to him. He smote the rock, and the waters gushed out. He saw the Savior, with all his love and compassion, and fell at his feet to adore. "Never, till I get home," said Mr. Beecher, "will I have brighter visions of my Redeemer. I saw Jesus in all things — in the flowers, in the fruits, in the trees, in the sky, and, above all things, in the gospel. Years ago, in my deep anguish at Amherst, had some one said to me, 'Young man, behold the Lamb of God,' I should have then found the Savior, and have been spared years of darkness, anguish and sorrow." This statement was made by Mr. Beecher while he was deeply affected. Tears coursed down his cheeks. His emotions, at times, forbade his utterance; while the great audience heard, with hushed attention, this revelation of his religious experience.

PERSONAL.

Mr. Beecher assumes no control over his church. The astounding rental goes into the hands of his trustees. They pay Mr. Beecher an annual salary, and dispose of the rest as they please. In Plymouth Church

he is a simple member, and nothing more, except in the pulpit. He conducts the Friday night meeting, because the church have voted to have him do so. When a church meeting is held, he never takes the chair unless it is voted that he shall do so. Sometimes he is elected, sometimes not. The old-fashioned, hard theology Mr. Beecher does not like. He often selects the ugly features of that system, and pitches into them like a pugilist. He holds them up to scorn and derision, and stamps upon them with his feet. As a religious teacher, Mr. Beecher regards a man in all his relations. He preaches to him as he finds him. He takes a child, and runs him through all the phases of life to old age. He preaches to man as a son, a brother, a subordinate ; as a workman, a clerk, one bound to college or to one of the professions. He believes Christianity takes hold of social, moral, and political life. He can turn his hand to anything. His reading is extensive and varied. He is a capital mechanic. His farm at Peekskill, his rotation of crops, his rare and choice fruits, show that he is as superior a farmer as he is a preacher. In art matters he has few superiors. He would have been eminent in anything he might have chosen to do. No man in the world understands his physical system better, or conforms more closely, in eating, sleeping, and exercise, to the laws of health. He is thoroughly temperate. He is over sixty years of age, and is robust and healthy, and has twenty-five years of hard work in him yet. He lives plainly, is simple in his dress and in his habits. Seen in the street, one would sooner take him for an express-man

in a hurry for the cars, than the most successful preacher in America.

AS A PASTOR.

Like Spurgeon, Mr. Beecher believes in preaching. He does no pastoral work, in the proper sense of that term. He visits the sick, buries the dead, performs marriages, but he must be sent for. His parish is so immense, so scattered, that he could do nothing else if he undertook to visit.

HIS TRIALS.

His "trials" literally—for they were before a court of justice and the bar of public opinion. In 1874, in the very height of his popularity and usefulness, the public was startled by a long and widely published statement in the newspapers that Mr. Beecher had repeatedly been guilty of criminal intercourse with a married lady of his congregation. This statement was signed by the aggrieved husband, himself a prominent member of Plymouth Church, and known for years as one of Mr. Beecher's most intimate and trusted friends. To this Mr. Beecher as publicly responded, denying the charges made against him. Crimination and rejoinder followed; almost the entire press of the country was involved in the controversy; the public generally was interested and "took sides;" and for months it was the excitement of the day, the prominent topic of the times. At last the matter was brought to a crucial test by the complainant's suit for heavy damages in the City Court of Brooklyn. After weeks of examination of all sorts of witnesses, the case came to an end, with no award

for damages, and with a virtual declaration of the entire innocence of the accused. No celebrated case in this country ever excited more attention, or elicited more public and private discussion. Mr. Beecher's legal expenses were more than \$100,000, which his friends eagerly paid, and his congregation testified their full confidence in his innocence by immediately voting him a large increase of salary. Plymouth Church is still as prominent as ever, and Beecher is the favorite pastor. In summer he still farms at Peekskill, works as hard as ever in Brooklyn, lectures throughout the country, drives his pair of fast horses, adds to his rare books and choice collection of pictures, and is a hale and hearty man of sixty-six. The old scandal, true or false, has been "lived down"; his influence and power as a preacher are undiminished, and his popularity as a public lecturer is unimpaired.

XCII.

JAMES FISK, JR.

THE ARCHITECT OF HIS OWN FORTUNE.—SETS UP FOR HIMSELF.—MR. FISK AS A BUSINESS MAN.—THE OPERA HOUSE.—THE SEPTEMBER PANIC.—RUN ON THE TENTH NATIONAL BANK.—MURDERED BY STOKES.

NOT more than once in half a century does a man appear upon the surface with the characteristics that mark Mr. Fisk. He had no compeer in his gigantic schemes, his bold, multitudinous, and successful operations, in the executive ability, and the success that at one time attended his movements. He was influential in Wall street, and more feared and courted than any other. Vanderbilt alone surpassed him in railroad movements. Some of his financial speculations astounded the age and shook the continent like an earthquake. He recently came to the surface, and persons asked where he came from, and where he would end; for, like Alexander, his ambition was to be unbounded.

THE ARCHITECT OF HIS OWN FORTUNE.

Like most men of mark in Wall Street Mr. Fisk's beginnings were small. They were quite as honorable as were those in trade, in speculation, and in the pro-

fessions who speak of Mr. Fisk as a peddler. The same charge was brought against John Jacob Astor. He certainly was a trader in a very small way when he laid the foundation of his gigantic fortune. Vanderbilt has not been taunted as a poor boy trying to earn an honest living by sculling passengers from Staten Island to New York. The perpetuation of those days in the bronze testimonial that surmounts the Mammoth Depot at St. John's Park, shows that the Commodore is rather proud of his exploits. One of the most successful Presidents of a New York bank came to the city as a poor lad, went into a store and asked, "Do you want a boy in your store, sir?" The merchant was rather struck with the lad, and said: "What can you do?" "I can do anything, sir, that an honest boy ought to do." "Take these boots down stairs and black them, then," said the merchant. He soon returned with the boots polished. The merchant was gratified with the promptness of the boy and said: "You have done that job very well." "Yes sir," was the response, "my mother told me to do everything that I did well." Both the merchant and the then poor lad are residing in New York. Webster boasted that the first money he ever had he earned by working on a farm, and invested it in a cotton pocket handkerchief, on which was printed the Constitution of the United States. There was too much poverty in his father's household to indulge him in the luxury of a candle. By the light of a pine-knot, which blazed on the hearth, he committed that immortal instrument to memory. Mr. Fisk shared the honor in common with many eminent men in this country by working his way through great

difficulties by tact, industry, and indomitable perseverance, to the place he held among the financiers of the day.

SETS UP FOR HIMSELF.

Mr. Fisk was near thirty-five years of age. He was born in a small town in Vermont, near Brattleboro. His attention was early called to the want of taste displayed by country dealers in the selection of their goods. It occurred to him that a large business might be created by selecting with taste and judgment goods that were salable outside the great marts of trade. Beginning in a small way, his business grew on his hands. He met the exigency in the same style that he ran the Erie road, and handled millions at the Stock Board. He secured himself a wagon of great beauty, and attached to it four horses, that for spirit and equipage could not be excelled. With this team, loaded with goods, he traveled from point to point, creating great excitement wherever he went. His goods were selected with such taste and judgment, he was so square in his dealings, reasonable in his trade, and so energetic and enthusiastic, that his own sanguine expectations were more than realized. He was prompt in his engagements and payments, and showed such tact and energy as to arrest the attention of leading merchants in New York and Boston. He was offered the position of salesman in the house of Jordon, Marsh & Co., in the latter city. He entered upon his duties with industry, and soon placed himself at the head of the establishment as the best salesman in or out of the store. It was but a short time before he was admitted to a partnership. His executive ability and far-sight-

edness found here a fitting field for their operation. On the breaking out of the war he secured several large government contracts, and brought to his house the specialty in woolen goods which have given it so much celebrity. He secured all the mills that could be obtained in New England, and set them running. While others were croaking over the condition of the country and expecting universal ruin, Mr. Fisk was laying the foundation for an extensive business and a colossal fortune. He purchased a patent in connection with the woolen manufacture that has proved immensely valuable. His possession was contested. It was thrown into court, and he followed the case from court to court, and from district to district, at immense cost, and beat his opponents at each point. In 1868 he became a member of the Erie Board of Directors. On the retirement of the then President, Mr. Jay Gould became President of the road, and Mr. Fisk Comptroller.

MR. FISK AS A BUSINESS MAN.

Mr. Fisk appeared in Wall Street as an assistant of Daniel Drew. He was noted for the sharp, decisive, energetic manner in which he performed his work. To transact Mr. Drew's stock business would have been quite enough for an ordinary man, but Mr. Fisk was not satisfied with this labor. He made himself master of the Narragansett Steamship Company. This company had two boats which cost three millions. After losing a great deal of money the company failed. In one year after he took possession Mr. Fisk changed the entire aspect of things, made it a paying line and the

most popular route in the world. He could have run twenty steamboat companies as well as one. He had a systematic mode of doing business. Under him every department had a head which is made responsible for all that pertains to it. Every day reports were made of the exact working of every department, and by having a Bureau of Management he was able to carry on many gigantic enterprises at the same time. His own work was done up daily before he left the office. Every account was audited, every bill was considered, every letter answered. The desk was cleared for the next day's work, if he had to remain till morning.

He was Vice-President of the Erie Road as well as Comptroller. He found the road in the worst possible condition. The stations were dilapidated, the road-bed out of repair, the rails broken and ruinous. The locomotives worn out were behind the times, and insufficient for the work. The cars were a reproach, and all the equipments out of order. A change was immediately introduced. From \$8,000 to \$10,000 were expended on each locomotive, and he put 320 of them on the road. Palace cars were introduced, and by the purchase of the Atlantic and Great Western Railway passengers are carried from New York to St. Louis without change of cars. The road-bed was put in complete repair. Six hundred tons of steel rail were laid down, and connecting lines and feeders opened on all the route. Docks were built, and a new ferry, connecting Jersey City with New York. Station houses were erected, and the whole line put in complete working order. The great ambition of Mr. Fisk was to place Erie stock at par and have it pay a dividend. He pur-

chased a coal mine, which supplies the entire road with coal at a saving of a hundred per cent. A valuable mine of bituminous coal, which is burned on the road, yields 500 tons of coal a day. Two rolling-mills were kept constantly in use rolling rails for the Erie road. Believing expresses to be a monopoly that the road should enjoy, he inaugurated thirteen express companies, under the direction of the road, which did a most successful business. He placed first-class boats, built to run on the Sound, to convey passengers to Long Branch during the summer. These boats were fitted up with all the comfort and elegance of a hotel. Parties could be accommodated with rooms for the day, and with a restaurant, comprising all the luxuries of the season. A pavilion, 600 feet long, was erected at the Branch for the temporary accommodation of visitors. He handled these gigantic and varied enterprises with all the ease with which he drove his team on Central Park.

PERSONAL TRAITS.

There are few men in the country that possessed the executive ability that marked Mr. Fisk's operations. He was methodical in his business, and was far-seeing, quick in forming his conclusions and taking his position. He came to his office at 9½ in the morning with the promptness of a patrolman on his beat. He took off his coat and was prepared for his day's work. There were sixteen apartments in the Central Office, and by the side of his chair were 16 telegraph wires, so that he could call any person into his presence whom he wished to see. Telegraphic communication with

every station on the Erie road is complete. Jersey City and Wall Street are also connected with the Erie Office. Letters are read the first thing in the morning and answers dictated. It was no uncommon thing for Mr. Fisk to dictate three letters at one time. The Treasurer was then called in, and by the aid of the telegraph the financial arrangements were made for the day. He required all reports from every employee of the Road to be made to him in writing. If a messenger was sent to Jersey City on an unimportant matter, he must report in writing. He examined and paid all the bills of the department. He found a systematic course of thieving on the road; this he broke up, and dismissed all employees engaged in it. Several parties have returned to the Road from \$1,000 to \$5,000 fraudulently obtained. Mr. Fisk remained in his office till five at night. He left and returned at seven. Letters and telegrams were placed before him received at the latest minute, which he examined. A half an hour usually sufficed. If the business was not done in that time, he remained until it was completed. He carried a small memorandum in his pocket, in which he noted in the morning the things to be attended to. After the desk had been swept and the business concluded, he examined this memorandum, lest something should have been forgotten. His room was guarded by ushers. He had two or three confidential employees with him constantly. All who sought his presence had admission to the ante-room. Here a card was sent in, with the name and business of the caller. If it was a general matter he did not see the visitor, but sent him to the special department where the business belonged. If the

visitor wished an interview, one of his private clerks ascertained the nature of the business. These interviews generally were very short when parties were admitted. The rushing tide of business, clerks coming in from every direction, inquiries made, orders given, answers dictated, calls on Mr. Fisk from every direction, told the visitor to be brief. If this did not suffice, Mr. Fisk had a way of gathering up his papers and calling the attention of employees to unfinished matters. He was popular with all who approached him. There was an enthusiasm about him that was sympathetic. A man of few words, he was courteous and affable, and would receive the captain of a coal-barge with as much kindness as he would the president of a bank. He was very witty, and had fine spirits, and when he had overcome an opponent, his constant quotation was, "He has gone where the woodbine twineth." As Comptroller, he had to audit all the accounts and examine all the items, before a bill was paid. His memory was very wonderful, and he would detect in an instant any improper charge or an item once paid. He was very social and genial. But he allowed no familiarity, even with his most intimate friends, in the business of his office. Relatives, and his most intimate associates, must do the duty required of them, or leave.

The charities of Mr. Fisk were very large, for he was liberal and large hearted. He did not give indiscriminately. He heard of a poor man in his neighborhood who had been injured, and whose family were in want. By the hands of a clerk he sent a liberal sum, and gave orders that a weekly allowance should be paid till the man was able to resume his work. He

tested his employees, and was not afraid to give them a handsome gratuity when they evidently tried to serve the Company. He was a very fast friend, and did not forget the companions of his humbler days. For those who tried to wrong him, defraud him, or circumvent him, he had no mercy. He was abstemious in his habits. When it was known that he had been elected Colonel of the Ninth Regiment, his enthusiasm and liberality were so conspicuous that three Colonels of different Regiments offered to resign in his favor if he would accept the positions they held. He had the talent of surrounding himself by able men, and of infusing his own spirit into them. In the multitude of lawsuits in which he was involved after his connection with the Erie, he made himself in each case master of the situation. One of the leading lawyers of the city pronounced Mr. Fisk the ablest man of the age. In every instance where his suggestions were carried out, he was successful. Genial, jovial, eminently social in his tendencies, he was a martinet in his office. He paid for the best talent, and required to be well served. In his official relations to men he bore himself as Frederick the Great did to his boon companions when the death of his father was announced to him—"No more fooling, I am Emperor."

THE OPERA HOUSE.

The Erie road outgrew its down town offices. The management wanted all departments under one roof. Mr. Fisk was satisfied that the railroad business would be carried on in the upper part of the city. Pike's opera house arrested his attention. Far up town now, it would soon be the center of trade. Nearly all the

offices and clerks of the road lived up town. The telegraph would connect the managing office with every part of the road. Jersey City, and the station at Twenty-third street, were brought near together by the new ferry. Mr. Fisk bought the opera house—he bought it as an investment. The Erie company were his tenants. The great halls and vestibules were fitted up in fine style for offices; the plan was drawn by Mr. Fisk, and a more elegant suite of offices do not exist in the city. The whole business of the road is under one roof. The offices are fitted up in sumptuous style, and are in complete order. The ceilings are exquisitely painted, and comfort and elegance abound. The employees are furnished with a dinner in the head quarters, and no one leaves till the day's work is complete. The theatre in the opera house was run by Mr. Fisk, at a profit of \$1,000 a night.

THE SEPTEMBER PANIC.

In Wall street, Mr. Fisk's name will ever be associated with the gold panic of the 24th of September, 1869, which I have described elsewhere. If he was not the originator, he was the boldest of the operators, or conspirators, as they are called on the street. The history of that dark day will never probably be fairly written. The Combination, having locked up greenbacks, tightened the money market to the very verge of universal ruin, controlling over two hundred millions in gold, the clique were ready for the attack. Partics were sent to the Gold Room to raise the price. Amid the wildest excitement, gold reached 160. Three classes were engaged in the work. One class,

regular brokers, who really believed their employers would take the gold and make good their contracts. Some were tools, who only did the bidding of their masters. A third class were men without repute, without honor, without principle, without money. This class kept up the clamor of bidding 160, when gold was selling at 145. They said they were doing the will of their masters. What portion of gold could be sold as it was going down, the clique threw off of their hands. Honest men met their contracts and were ruined. The principal actors in the transaction denied that they knew the buyers, or ordered the purchases. When the buyers were sought for, they were not to be found, or they had failed. Men without a dollar at their back, bought millions on millions of gold on Thursday and Friday during the panic. They had not money enough to buy a load of coal, yet they had ability, as the agents of others, to cripple one-half the Board of Brokers, to stagger the Banks, carry down some of the oldest and heaviest houses, and ruin hundreds of thousands. Parties in this matter kept their contracts when it was to their interest to do so, and repudiated them when against them. The whole street reeled. Few bankrupts were reported, for everybody was involved. Private settlements were made, compromises effected, and the matter healed as best it might be. The brokers, whose headquarters were the centre of the clique, and who were supposed to be the main agents of the panic, dictated their own terms of settlement. Parties were glad to settle anyhow. They took what they could get. A few were paid in full. Others received a small percentage, and were glad to get that.

RUN ON THE TENTH NATIONAL BANK.

Mr. Fisk's connection with this bank, and his supposed control over its funds, led to one of the most extraordinary runs on the bank that has been known for a quarter of a century. The bank was known to be the favorite depository of leading speculators. The house referred to above, as being the centre of the clique who run up gold, had large deposits in the bank. The men charged with conspiring to produce the panic, had become largely interested in the stock of the bank, and as every one supposed, would control its funds for purposes of speculation. Mr. Dickinson, President of the Bank, kept his place at the head of the institution, to protect the interests of depositors and stock-holders who were not in the ring. The bank opened at the usual time, ten o'clock. All sorts of rumors were in circulation the day and night before, in regard to the management, the solvency, and the funds of the bank. The doors were hardly opened before the banking-room was crowded. It was evident that the excited crowd was anxious to draw money out of the bank. Checks were certified and were immediately presented for payment. The building on the outside was besieged by a great crowd of persons unable to get in. As customer after customer came out with his hands full of greenbacks, anxious inquiries were made as to the look of things inside. The loans of the bank were on call chiefly, and were immediately called in. Greenbacks were piled upon the counter like a hay-stack. Every check was paid as presented, and no questions asked. At

three o'clock the doors of the bank could have been lawfully closed till the next day. But the bank held on its way, paying check after check, till the last customer presented his voucher at half after five. Mr. Dickinson then went to the door. He looked on the crowd numbering five hundred persons,—on the sidewalk, in the street, on the railing, in the side-street, everywhere. He announced that the bank had continued business from three until half after five, paying every check that was presented, and ready to pay more. He invited any of the crowd who wished their money to come in and get it. A few accepted the invitation. The great mass when they found they could get their money, did not want it, and walked away. During the panic, the bank paid 70 per cent. on all its indebtedness in greenbacks. The heroism and financial skill of the president and officers of the bank saved the city from general disaster. Had the Tenth National yielded, there would have been a run on every bank in the city the next day, and the consequences would have been fearful. The promptness with which the bank met all the calls made upon it, like the bugle-call to panic-stricken troops, recalled confidence, and restored quiet to the street.

During the excitement, one or two incidents occurred rather interesting. A stranger pressed his way through the crowd, reaching the door of the president, and asked for that officer. Mr. Dickinson announced himself as the party sought for. The stranger hailed from St. Louis. He said he had heard of the panic, and came down to see it. As a general thing, he did not think much of panics. He believed

they originated in ignorance, and had seldom a good foundation. He took from his pocket a roll of bills amounting to \$40,000, and offered them to the bank to meet the crisis, if the sum would do any good. Mr. Dickinson declined the courteous offer, grateful for the expression of confidence.

When the run was at its height, a customer came in, well-known to the president, and nervously inquired how matters stood. "All square," said the frank and hearty president. "I have \$40,000 in your bank, all the money I own in the world. I drew a check this morning intending to draw it out. I know you are in trouble, and I do not want to increase it. If you say it is all right, I will let the money stay, for I have great confidence in you." He received the assurance, and went his way. Later in the day, he appeared again at the bank, and said: "Mr. President, \$8,000 of that money on deposit is trust money; \$32,000 is mine. If you will allow me to draw out that trust money, for I never should forgive myself, if that were lost, I will let my own remain in the bank." This was done. The next day he brought back the \$8,000 and deposited it in the bank. A large number of others who had yielded to the panic wished to re-open accounts, but they were refused, the president stating that he did not wish to go through that excitement a second time.

Mr. Callender, the Bank Examiner, said there was not a bank in the city sounder than the Tenth National, and scarcely three that could have stood the sudden run made upon it, and come out with such honor.

THE END OF FISK.

Not content with railway and steamboat management, military honors, Wall street speculations, innumerable lawsuits, and other costly luxuries, Mr. Fisk essayed to become a famous theatrical manager, and so, in addition to the Opera House, he purchased and ran the Fifth Avenue Theatre. As a theatrical manager he became acquainted and infatuated with an actress of small ability, but very good-looking, named Helen Josephine Mansfield, who speedily brought about his ruin. After lavishing large sums of money upon this woman, he unfortunately introduced to her one of his friends, Edward S. Stokes, with whom Fisk had had some business operations. Stokes was a fine looking young fellow of thirty, and the fickle Helen soon transferred her affections and attentions from Fisk to Stokes. The pair then began to attempt to fleece Fisk, though Stokes claimed to have been swindled out of \$200,000 by Fisk, and brought, and lost, a suit to recover it. Then Fisk charged Stokes with fraud and had him locked up. Stokes next sued Fisk for false imprisonment, and for nearly two years fought Fisk in the courts, expending nearly \$38,000 on lawyers. Stokes endeavored to procure the publication of Fisk's love-letters to Mansfield, but was enjoined by the court, and a rumor that Fisk intended to proceed against him for black-mailing prompted him, no doubt, to remove so dangerous an antagonist. On the afternoon of Saturday, January 6, 1872, he found Fisk at the Grand Central Hotel, and without a word of warning fired three shots at him, one of which, striking in the abdomen, proved fatal, and Fisk died the next day.

The excitement in the city and throughout the country was intense. Stokes was promptly arrested, speedily tried, and summarily convicted of murder in the first degree, and was sentenced to be hanged. But bills of exceptions, and money without stint, which seems to have been furnished to Stokes to pay lawyers, brought two more trials, and after nearly two years' residence in the Tombs, Stokes was sentenced to four years' imprisonment in Sing Sing, and passed the time there, excepting the last three months, when he was transferred to Auburn. He claimed to have spent nearly \$300,000 on lawyers and for "privileges" during his imprisonment. He came out a gray-haired, prematurely old man, and was lost to public sight. The miserable Mansfield fled to Paris, where she soon expended her ill-gotten gains and lived in great wretchedness. The tragic "taking-off" of Fisk made him a hero even in his death. His entire regiment accompanied his remains to Brattleboro', Vt., where he was born and where he was buried. For weeks the newspapers were filled with the swindles and scandals of his later life in New York, but there were thousands who had been benefited by him who remembered his many kind and charitable deeds. Altogether he was one of the most remarkable men of the time. With little education, he had great talent, misdirected talent, which ought to have made him prominent in almost any position in life. The *post mortem* revealed that his brain weighed fifty-eight ounces, the average weight being only forty-three ounces. With his death, his supposed great private fortune seems to have melted away, though his widow, who resided in Boston, secured something handsome from the wreck.

XCIII.

COM. VANDERBILT ON THE STREET.

VANDERBILT AND COLLINS.—THE HUDSON RIVER RAILROAD.—VANDERBILT'S REVENGE.—VANDERBILT IN HIS OFFICE.—PERSONAL INCIDENTS.—RAILROAD SLAUGHTER.—PERSONAL.—VANDERBILT AND HIS HORSES.

THIS remarkable man was born on Staten Island. He started life a penniless boy, with a strong arm and resolute heart. The bronze memorial of the great station house in St. John's Park contains no prouder souvenir of the Commodore than that portion which represents him as a resolute lad, pushing his ferry-boat from the beach of Staten Island, rowing his passengers to New York, and collecting his first earnings from his patrons. He began life poor, but with his first freight he adopted the cash principle, on which he transacts his gigantic business. In his heaviest transaction he pays cash for everything. With eighty millions at his command he can purchase a controlling interest in any road or stock he pleases. He has given his name to the great stocks of the exchange. If he wishes a rise he buys up all that is offered; if he wishes to break the market he has only to throw his stocks on it and the work is done. He is admitted to be a man of surpassing executive ability, one of the boldest and most successful operators in the country. He took Harlem

when it was a stench in the public nostrils and made it a road of value.

VANDERBILT AND COLLINS.

The Commodore's word was as good as his bond when it was fairly given. He was equally exact in fulfilling his threats. He thought himself wronged in the Schuyler frauds—he took a vow that he would be paid one hundred cents on the dollar. He pursued his purpose for years with the instinct of an Indian. He attained his end at the last. He built a fine ocean steamship. Collins' line was then in its glory. Collins was subsidized, haughty and imperious. One of the steamers of his line was disabled. Vanderbilt wanted to try his hand at carrying the mails. He visited Collins and made an offer to put his ship, all ready, in the place of the disabled steamship. He would charge Collins nothing for the use and would take the vessel off as soon as Collins' steamer was ready. The owner of the line was afraid if Mr. Vanderbilt got in at all it would be difficult to get him out. He treated the Commodore very cavalierly, peremptorily declined the proposal, and turned to his business. Vanderbilt looked at him from head to foot and then told Collins that the time would come when he would be very glad to come to him and beg for assistance. With Vanderbilt, to resolve was to do. Personally, and through his friends, he immediately assailed Congress on the subsidy—he offered to carry the mail without a bonus and at a cheap rate. He pursued his purpose till he drove the Collins line from the ocean as he said he would. Vanderbilt became the great king of Wall Street and Collins was nowhere.

THE HUDSON RIVER RAILROAD.

The attempt to make anything out of the poor, forsaken, and miserable Harlem Railroad, excited laughter on the street. The Hudson River Railroad was the pet railroad of the board. It was a genteel affair, and run by the snobby financiers of the State. Mr. Sloan was President, and a very aristocratic president he was. Vanderbilt was not as well known on the street as he was afterward. His enterprise ruled by his energy, a daring steamboat captain, blowing steamboats up on the North River, and ruining lines on the Sound by his sharp opposition, colliding with Collins, and threatening the New Haven road, were about all the street knew of Vanderbilt or cared to know. He appeared before Mr. Sloan in his office at the Hudson road station. Sloan was supercilious and snubbed his visitor. Vanderbilt informed the President that he would soon be his master. He obtained a controlling interest, put himself at the head of the road, gave the working oar to his son as vice president; put his two sons-in-law on the board; made his broker one of the directors, and swept the concern from New York to Albany. To make the work complete, he put into his tin box a controlling interest in the roads tributary to the Central, and then laid his hands on that great artery and brought all the roads under one depot at Albany. At eighty years of age he was the sharpest business man in the city. His investment in the St. John's Park for a station brought two millions of value to the Hudson River Railroad. On Forty-Second Street, in New York, he built a great depot covering acres.

The Hudson, the Harlem, the Central, and the great lines of the West, and the New York & New Haven were thus brought under one roof.

VANDERBILT'S REVENGE.

Vanderbilt was never once "thrown" after he commenced his stock speculations. When he first appeared on the street, stock men treated him with no consideration or fairness. Before he could get a foot-hold, he had to submit to galling indignities. He was obliged to bring his stock into the street, and have it locked up under the charge of other parties. Combinations and conspiracies were formed to slaughter him. In every case his gain was a decided victory, and he slaughtered his enemies. Those who called him sharp, shrewd, unscrupulous in carrying his points, admitted he was fair, true, and reliable when men treated him well, and never turned his back on his friends. He has made a fortune for more persons than any other man in Wall Street.

During the war, a man that had held a subordinate position for many years under him, was called into the office one morning and the Commodore told him that one of his steamers was ready for sea. She was fitted up for carrying passengers between the points at the South occupied by the army. Vanderbilt told his employee that he might take that vessel and run it. He would charge him nothing but the actual cost. It was an opportunity to make a fortune which seldom occurs. The proposal staggered the man, and he went home to consult his wife. The next morning he met the Commodore and declined the proposal. He had been

a clerk many years, and had lived comfortably on his little salary, and his wife did not like the idea of his assuming so heavy a responsibility. The Commodore looked at him, and in the doric language he was accustomed to use when excited said, "You're a —— fool go and sweep the front office."

It was charged that Vanderbilt was very arbitrary, and rode rough-shod over small men; that he was imperious, autocratic, and deranged the market when he pleased. But the street forgot how they treated Vanderbilt when he first came to the surface as a financier; how they snubbed him; how rudely they treated him, and what indignities they heaped upon him, and how, even afterward, as far as they dared, men conspired against him. Dog will not eat dog they say, but bull will eat bull, and bear will eat bear, in Wall Street. Clique will devour clique, and conspirators will form new combinations to destroy their associates. As an illustration:

A large house in the street were carrying with Vanderbilt a great quantity of stocks. The house attempted to play a little sharp practice on Vanderbilt. He instantly threw the whole of his Lake Shore property on the market which carried the house down, creating a failure disastrous and humiliating in the extreme. A man who can ride down town in the morning, visit a dozen banks and say to each, I shall want some money in a week or two, how much can I have?—here are my securities. I will take it now, I don't know when I shall want it, and in this way lock up ten or twenty millions, is not to be trifled with by ordinary men.

VANDERBILT IN HIS OFFICE.

From nine to eleven the Commodore was in his up-town office ; at one, in his down-town office. Between these hours he visited the Harlem and Hudson River stations. When nearly eighty years of age, he was as erect as a warrior. He was tall, very slim, genteel in his make-up, with a fine presence, hair white as the driven snow, and came up to one's idea of a fine merchant of the olden time. He was one of the shrewdest merchants, prompt and decided. In one of the down-town mansions, where the aristocracy used to reside, he had his place of business. He drove down through Broadway in his buggy drawn by his favorite horse, celebrated for his white feet, one of the fleetest in the city, which no money could buy. His office consisted of a single room, quite large, well furnished, and adorned with pictures of favorite steamboats, ferry-boats, and ocean steamers. The entrance to the office was through a narrow hall-way, which was made an outer room for his confidential clerk. He saw personally all who called, rising to greet the comer, and seldom sitting till the business was done and the visitor gone. But for this he would have been bored to death. His long connection with steamboats and shipping brought to him men from all parts of the world who had patents, inventions, and improvements, and who wished his indorsement. If a man had anything to sell, he settled the contract in a very few words. The visitor addresses the Commodore, and says: "I have a stock of goods for sale: what will you give?" A half dozen sharp inquiries are made, and a price named.

The seller demurs, announcing that such a price would ruin him. "I don't want your goods. What did you come here for if you did not want to sell? If you can get more for your goods, go and get it." Not a moment of time was wasted, not a cent more offered; and if the man left with the hope of getting a better price, and returned to take the first offer, he did not, probably, sell the goods at all.

PERSONAL INCIDENTS.

Mr. Vanderbilt lived in a down-town location. It was once very fashionable. It was near the New York University; a very large but very plain brick mansion; a good type of the dwellings of the millionaires of the old school, before the jaunty freestone houses, with their florid painting and gaudy trimmings, came into vogue. Everything about it was solid, substantial, comfortable. But there was no North River steamboat about the fitting up. His stables were in his yard. They were unrivalled for convenience and comfort. He had also a small trotting course, around which he drove in rainy weather, when his horses were exercised and their speed exhibited. He rose early, took a plain breakfast, and then spent an hour in his stables, after which he went to his office. What he called *business* consisted in riding. Every afternoon he was seen at Central Park, and on the road where fast nags are put to their mettle. His great passion was for horse-flesh. He handled his own team, and was the best driver, except Bonner, in the state. He had the fastest team in the state till Bonner's Flatbush Maid and her companion distanced all competitors. The Commodore swept the horizon

after that for a fast team. He kept a standing offer of ten thousand dollars for one of the required speed. He would give twenty thousand dollars to own the leading team of the city. He was a most daring driver; and to see him on the road with his flying steeds, passing everything, distancing everything, cool, erect, and skilful, one would hardly suppose he was nearly eighty years of age. Not long since he invited a friend to ride with him. He proposed to cross Harlem Railroad. The express train was in sight. In spite of remonstrance, he gave the well-known word, and his steeds started with the fleetness of deers. The wheels had scarcely left the track when whiz went the locomotive by as on the wings of the wind, lifting the hats of Vanderbilt and his friend by the current which it created. "There is not another man in New York that could do that!" the Commodore said. "And you will never do it again with me in your wagon!" the friend replied.

RAILROAD SLAUGHTER. ●

Turning from steamboats, Mr. Vanderbilt long ago became interested in railroads. So great was his success, that he controlled the stock market when he would. An attempt was made some time since to break him down by cornering the stock. He wanted to consolidate the Harlem Railroad with the Hudson. Enough of the Legislature was supposed to have been secured to carry the measure. The parties who had agreed to pass the bill intended to play foul. Besides this, they thought they would indulge in a little railroad speculation. They sold Harlem, to be delivered at a future

day, right and left. These men let their friends into the secret, and allowed them to speculate. Clear on to Chicago there was hardly a railroad man who was not selling Harlem short. The expected consolidation ran the stock up. The failure of the project would, of course, run it down. A few days before the vote was taken, some friends called upon Commodore Vanderbilt, and gave him proof that a conspiracy existed to ruin him, if possible, in this matter of consolidation. He took all the funds he could command, and, with the aid of his friends, bought all the Harlem stock that could be found, and locked it up in his safe. True to the report, the bill was rejected. The men who had pledged themselves for it openly and unblushingly voted against it. They waited anxiously for the next morning, when they expected their fortune would be made by the fall of Harlem. But it did not fall. To the surprise of everybody, the first day it remained stationary. Then it began to rise steadily, to the consternation and terror of speculators. There was no stock to be had at any price. Men were ruined on the right hand and on the left. Fortunes were swept away, and the cries of the wounded were heard all up and down the Central Road. An eminent railroad man near Albany, worth quite a pretty fortune, who confidently expected to make fifty thousand dollars by the operation, became penniless. One of the sharpest and most successful operators in New York lost over two hundred thousand dollars, which he refused to pay, on the ground of conspiracy. His name was immediately stricken from the Stock Board, which brought him to his senses. He subsequently settled. Thousands were

ruined. But Vanderbilt made money enough out of this attempt to ruin him, to pay for all the stock he owned in the Harlem Road.

When he first got possession of the Harlem, there was a strong feeling of hostility against him manifested by the Hudson River Road. The Commodore was snubbed by the aristocracy that controlled the Hudson. It was a great political machine, ruled by a ring. He told the managers to be civil, or he would make them trouble. The managers laughed at the idea. The first thing they knew, at one of their annual meetings, was, that Samuel Sloane, the old president, was turned out, and Tobin, Vanderbilt's right hand man, put in his place. From that hour to this a Vanderbilt has controlled both the Hudson and Harlem Roads. Tobin soon became unmindful of the power that made him. He refused to obey the dictation of his chief, and, confident of his position, set up for himself. He was soon removed, and Mr. Vanderbilt's son, William H., was put in his place.

PERSONALS.

For years Vanderbilt and Drew moved together. If money was wanted for any operation, Drew furnished one half, Vanderbilt the other. Parties who obtained the assistance of Drew in any operation, were sure to get Vanderbilt,—partly because these heavy operators moved in harmony, partly to keep watch of each other. Drew broke with Vanderbilt, and tried a little financiering of his own to the damage of the Commodore. Vanderbilt instantly went into the street, tied everything up, produced a panic, and made his

enemies suffer by hundreds of thousands. Often he has been involved in terrible struggles in Wall street, from a simple desire to serve his friends. When once in a battle, he never gives up. In the great war with the Erie railroad, he knew nothing and cared nothing about the issue of stock, or any other controversy that was going on. He had no part in the legal proceedings which were instituted against Mr. Drew. He did not own a share of stock in Erie; he did not like the manner the road was conducted, and he wanted nothing to do with it. "Should I take my two roads—Hudson and Harlem," said the Commodore, "into the street and transact business as Erie is transacted, I could ruin every small broker on the street, create a panic every week, ruin thousands financially, and destroy all confidence in railroads as an investment." He found his friends involved, and resolved to help them. A man who would be willing to hazard millions to help his friends from going under, is not seen every day. He went to one of the largest banks and said to the president who was tightening the market, "Here, take this," placing a large sum of money in his hands, "let out your money, let the boys have it."

VANDERBILT AND HIS HORSES.

His flowing hair, snow white; the ample white cravat of the olden time, plain black dress, erect air, a clerical build, gave Vanderbilt the appearance of a university professor. His voice was musical, and when he was not excited he was very taking in his conversation. Short, sharp, and emphatic in his utterances, he was well informed in public and commercial affairs. To see the

Commodore well one must gain his confidence, and go with him to his stables. His love of horses was so great that almost any one was his friend who had the same taste. Morrissey presented Vanderbilt with a very fine horse. Vanderbilt accepted the gift, and made the prize fighter and gambler a millionaire and a member of Congress. A clergyman accustomed to ride on the road of a pleasant afternoon, was a great admirer of Vanderbilt's favorite horse, the Mountain Maid. The clergyman was so enthusiastic in his praise of the horse that Vanderbilt presented the animal to him. No one estimates the horse at less than ten thousand dollars. At Saratoga the Commodore was an early riser—his letters of business came at night, and were regularly opened the first thing in the morning. Breakfast finished, his answers were given. A line here, an order there, a sentence in another letter, consumed about an hour. He kept about him confidential friends—they were all horse men, or lovers of horses. The answers to letters being dictated, and the work of the morning done, consuming about an hour, it was the custom of the Commodore to say, "now for business," which meant that the parties were to adjourn to the stables, look at the horses, perhaps harness up and take a drive. His stable was in the old style; his horses were kept in the basement, quite warm, but dark. He was a hard driver, and pushed his teams as he pushed his business. He drove a double team, and sometimes used five horses a day. His favorite horse Postboy, with his dainty white feet and white face, which he used oftener and drove harder than any horse he owned, was in his possession ten years. He is a small, fragile looking

animal, and as the groom expresses it, "would not bring fifty dollars at Bull's Head." He is smart and fleet as when first purchased. Few men outdrove the Commodore, except Bonner. Horsemen say that on the road Vanderbilt was churlish and illiberal. The story of his putting up ten thousand dollars or twenty, for a horse that would beat Bonner's, is pronounced chaff. The Commodore had fast horses offered to him every day, but would not pay the price demanded. It is not the wealthy men, except in the case of Bonner, who buy the highest priced horses. The road, as it is called, on which the fast teams are driven, is in a wretched condition. An attempt was made to repair it, but Vanderbilt would subscribe nothing, and the thing fell through. Vanderbilt owned but little real estate. His fortune, which at the lowest is put at eighty millions, and may be as high as a hundred, was in a compact form, the greater part of which could readily be turned into cash.

THE VANDERBILT PROPERTY.

The old Commodore did not notoriously lessen his wealth by giving it away, but he did two generous acts—when at the outbreak of the war he gave the steamship Vanderbilt, which cost \$800,000, to the government; and again, when, at the instance of his second wife, he devoted \$700,000 to the foundation of the Vanderbilt University, in Nashville, Tenn. His will also left \$50,000 to the Church of the Strangers, in New York. During his steamship career, which he abandoned in 1864, his entire property amounted to \$40,000,000. He was at that time largely interested

in the New York & New Haven railroad, and owned the whole of the Harlem road. Soon afterward he secured a controlling interest in Hudson River & New York Central railroads, and consolidated them. This route, connected with the Lake Shore & Michigan Southern, represents a capital of nearly \$150,000,000, of which one-half belonged to Vanderbilt and his family. When he died, January 4, 1877, his property was estimated at \$75,000 to \$100,000,000. Excepting \$15,000,000, bequeathed to his wife, children, and grandchildren, the whole of this immense property was left to his eldest son, William H. Vanderbilt. This led to a protracted contest of the will, resulting finally in a compromise, with which the contestants were satisfied. William H. Vanderbilt is "a chip of the old block," capable, from long training and experience, to conduct, control, and direct the great railway enterprises managed by his father, and in his hands the Vanderbilt property is not likely to diminish.

XCIV.

STEWART, THE PRINCELY MERCHANT.

THE DOWNTOWN STORE.—EARLY CAREER.—SENSATIONAL ADVERTISING.—
HOW STEWART DOES BUSINESS.—HOSIERY.—STEWART AT HIS WORK.—
RUNNING THE GAUNTLET.—THE AUTOCRAT.—A NAPOLEON IN TRADE.—
SHREWD INVESTMENTS.—PERSONAL OF STEWART.—UPTOWN STORE.—THE
MILLIONAIRE'S DEATH.—STEWART'S PROJECTS.

FEW men had more to do with Wall Street, or were more affected by its operations, than Alexander T. Stewart. He had his own style of doing things, and "cornered" goods, sold "short," "loaded the market," "bought long," and carried on trade in the Wall Street style. He began on the lowest round of the ladder in business. He started with a fixed resolution of being the first merchant in the land. Steadily, patiently, persistently, he pursued the end he had in view. Few merchants in New York commenced business in as humble a style. His rules of trade were peculiar. From them he never departed. He always gave special attention to small traders—the buyers of needles, pins, thimbles, and tape. The custom of the humbler classes was especially sought. In the lower orders he had unbounded confidence. When he attended personally to his own sales, he treated the small buyers with special consideration. They were

attended to first—prices were made reasonable that they might return and bring friends with them. All such customers were sure of getting a good article and carrying home the exact thing they bought. Mr. Stewart said that wholesale customers would buy where they could buy the best. To secure their custom a merchant had only to undersell his neighbors. A case of goods opened and exhibited with the price was all that was necessary; but whoever secured the retail trade of New York secured a fortune, and it must be attended to.

THE DOWN TOWN STORE.

To the few friends who enjoyed his personal confidence, Mr. Stewart told the trials he endured in connection with the opening of his store on Chambers Street. He was then comparatively unknown. The mercantile community, and sensible men generally, looked upon his investment as an insane act. He paid an enormous price for the lots, and the outlay would eventually swamp him. Putting so much capital into his store and building it of white marble, would shake his credit. A man doing business in such an extravagant style, could expect little from the street. Then the building was on the wrong side of Broadway, and customers would not cross the street to trade with any one. The opening was announced. The day before, Mr. Stewart rode to his home in Bleeker Street in the stage. No one knew him, and he had the benefit of the general talk. The opening of the marble palace, as it was called, the next day, was the theme of general remark. Some were friendly to him, and some were not. All concurred that the store was on the wrong side of the

street. Custom was out of the question. The huge pile would be known as Stewart's folly—"It will hurt him," said one—"to-morrow will fetch him," said another. "I am sorry for him," said a third. "Fool and his money," etc., remarked a fourth. Mr. Stewart sat silently anxious in a corner of the stage and said nothing.

The arrangements for the opening were completed with that system which ever marked Stewart's business arrangements from the start. His clerks were put in full dress. Those who had not decent suits were furnished by the master of the situation. He would draw customers across the street, he said, if he hired twenty-five negroes in livery, to carry them over in sedan chairs. Early in the morning of the opening day, Stewart arose and drew up the shades. The morning was dark, the whole aspect of things gloomy and forbidding, and the rain sullenly and steadily fell from the clouds. Stewart drew down the curtains, went to another part of the room and had a hearty cry over the prospect—a remedy he often resorts to in trouble. He dressed, resolved to meet the occasion like a man. Ready for his breakfast, as he was about to descend he thought he would take one peep more at the weather. To his surprise and joy the rain had ceased, the clouds were breaking in every direction, and the prospect of a magnificent day opened before him. He accepted it as an augury of success. In a genial sunshine he reached his store. Crowds surged round the building, waiting for admission. The people rushed in and filled it, as water let in from the main, fills the reservoir.

EARLY CAREER.

Mr. Stewart was born in the north of Ireland. In the little town of Lisburn a few miles from Belfast, Stewart, with Bonner, Agnew, the Brown brothers, and other distinguished New Yorkers, first saw the light of day. To two pious Scotch women he owed his education. He was designed for the ministry, and amid the turmoil and labor of his immense trade, he found opportunity to read his favorite classics. If not in the ministry, he anticipated the calling of a teacher as his profession. He set up store in a small room nearly opposite the present down-town establishment. His shop was a little affair, only twelve feet front. It was separated from its neighbor by a thin partition, through which all conversation could be heard. The store stood on what is now known as 262 Broadway. He tended shop from fourteen to eighteen hours a day. He was his own errand boy, porter, book-keeper, and salesman. He kept house in the humblest style. He lived over his store; and for a time one room served as kitchen, bed-room, and parlor. His bed was hidden from view, being enclosed within a chest or bureau. As Mr. Stewart attended to the store, so Mrs. Stewart attended to the work of the house. The increase of business demanded assistants. These he boarded, and to accommodate them more room was required. So he added to his single room. He afterwards kept house in chambers on Hudson Street, his income not warranting the taking of a whole house. His style of living was very plain in his furniture and table. Hardly a laborer among us to-day would live as plainly as Mr. Stewart lived when he

began his public career. But Mr. Stewart always lived within his income, whatever that income was.

SENSATIONAL ADVERTISING.

Mr. Stewart began business when merchants relied upon themselves. It was not easy to obtain credit. Banks were few and cautious. Bankruptcy was regarded as a disgrace and a crime. Traders made money out of their customers, and not out of their creditors. To an accident, which would have swamped most men, Stewart was indebted for his peculiar style of business and his colossal fortune. While doing business in his little store, a note became due, which he was unable to pay. A shopkeeper, with a miscellaneous stock of goods, not very valuable, in a store twelve feet front, had little to hope from the banks. His friends were short. He resolved not to be dishonored. He met the crisis boldly. His indomitable will, shrewdness, and energy came out. He resolved not only to protect his note, but protect himself from being again in such a position. He marked every article in his store down below the wholesale price. He flooded the city with hand-bills, originating the selling-off-at-cost style of advertising. He threw his handbills by thousands into the houses, basements, stores, steamboats, and hotels of the city. He told his story to the public; what he had, and what he proposed to sell. He promised them not only bargains, but that every article would be found just what it was guaranteed to be. He took New York by storm. He created a furore among housekeepers. The little shop was crowded with suspicious and half-believing persons in search of

bargains. Mr. Stewart presided in person. He said but little, offered his goods, and took the cash. To all attempts to beat him down, he quietly pointed to the plainly-written price on each package. He had hardly time to eat or sleep. His name became a household word on every lip. Persons bought the goods, went home, and examined them. They found not only that they had not been cheated, but had really got bargains. They spread the news from house to house. Excited New York filled Mr. Stewart's shop, and crowded the pavement in front. Long before the time named in the handbill for stopping the sale, the whole store was cleaned out, and every article sold for cash. The troublesome note was paid, and a handsome balance left over. Mr. Stewart resolved to purchase no more on credit. The market was dull, cash scarce, and he was enabled to fill up his store with a choice stock of goods at a small price. In that little shanty on Broadway he laid the solid foundation of that colossal fortune which towers to the height of fifty millions.

HOW STEWART DID BUSINESS.

Though Stewart sold goods on credit, as do other merchants, he bought solely for cash. If he took a note instead of getting it discounted at a bank, he threw it into a safe, and let it mature. It did not enter into his business, and the non-payment of it did not disturb him. He selected the style of carpet he wanted, bought every yard made by the manufacturer, and paid the cash. He monopolized high-priced laces silks, costly goods, furs, and gloves, and compelled the fashionable world to buy. Whether he sold a first-

rate or a fourth-rate article, the customer got what he bargained for. A lady on a journey, who passes a couple of days in the city, can find every article that she wants for her wardrobe at a reasonable price. She could have the goods made up in any style, and sent to her hotel at a given hour, for the opera, a ball, or for travel. Mr. Stewart would take a contract for the complete outfit of a steamship or steamboat, like the *Europa* or the *St. John*, furnish the carpets, mirrors, chandeliers, china, silver ware, cutlery, mattresses, linen, blankets, napkins, with every article needed, in any style demanded. He defied competition. He bought from the manufactories at the lowest cash price. He presented the original bills, charging only a small commission. The parties had no trouble, the articles were of the first class, they saved from ten to twenty per cent., and the small commission paid Stewart handsomely. He furnished hotels and churches in the same manner. He could supply the army and navy as easily as he could fit out a steamship.

HOSIERY.

The late William Beecher told me that Mr. Stewart bought many goods of him when he first set up for himself. One day Mr. Stewart came into his store, and said to him, privately, "Mr. Beecher, a lady came into my store to-day and asked me to show her some hose. I did not know what the goods were, and I told her I did not keep the article. What did she want?" Mr. Beecher pointed to a box of stockings that stood before them. The young tradesman looked, laughed, and departed.

STEWART AT HIS WORK.

He attended personally to his own business. His office was a small room in his downtown store. No merchant in New York spent as many hours at his business as Mr. Stewart. He was down early, and remained late. Men who went through Broadway during the small hours of the night could see the light burning brightly from the working-room of the marble palace. He remained till the day's work was closed, and everything was squared up. He knew what was in the store, and not a package escaped his eye. He sold readily without consulting book, invoice, or salesman. He had partners, but they were partners only in the profits. He could buy and sell as he would. He held the absolute management of the concern in his own hands. His office was on the second story, and separated from the sales room by a glass partition which goes half way to the ceiling. Here he was usually to be found. Else he was walking about the store, with a quiet tread, as if his foot was clothed with velvet,—up stairs and down stairs, all around, with a keen, quick, vigilant eye, searching in all places and all departments, taking in everybody and everything as he passed.

RUNNING THE GAUNTLET.

It was difficult to gain access to the princely merchant. Any man who had run the gauntlet once was not fond of repeating the experiment. On entering the main door, a gentleman stood guard, who said, "What is your business, sir?" You reply, "I wish to see Mr. Stewart." "Mr. Stewart is busy; what do you want?" "I wish to see him personally, on private business."

“Mr. Stewart has no private business. You cannot see him unless you tell me what you want.” If the guard was satisfied, you were allowed to go up stairs. Here you were met by sentinel No. 2,—a large, full-faced, bland-looking gentleman,—who was Mr. Stewart’s confidential agent, though at one time one of the judges of our courts. He examined and cross-examined you. If he could not stave you off, he disappeared into the office, and reported the case to his chief. Probably Mr. Stewart peered at you through the plate glass. If he did not consider you of consequence enough to invite you in, he turned away, shrugging his shoulders, and sent a snappish refusal by the guard. If otherwise, you entered, and faced the lion in his den. His whole manner was hard and repulsive. He was of the average height, slim, with a decided Hibernian face; sandy hair, nearly red; sharp, cold, avaricious features; a clear, cold eye; a face furrowed with thought, care, and success; a voice harsh and unfriendly in its most mellow tones. He could easily be taken for his bookkeeper or porter. He met you with the air of a man who was impatient from interruption; who wished you to say your say and be gone. He lived wholly by himself. His wife bore him no children; he had probably not a bosom friend in the world. Some men find their pleasure in dress, in dissipation, in drinking, in amusements, in travel, in parties, theatres, operas. Stewart found his in hard work. Business was his idol, his pleasure, his profit. He reveled in it. Approaching his eightieth year, he was as indomitable, persevering, and enterprising as when he commenced trade.

AN AUTOCRAT.

He was a hard master, and his store was ruled by despotic law. His rules were inexorable, and must be obeyed. His store was regarded as the hospital for decayed merchants. Nearly every prominent man in his wholesale store has been in business for himself, and failed. All the better for Mr. Stewart. Such a man has a circle of acquaintances, and can influence trade. If he failed without dishonor, he was sure of a position in Mr. Stewart's store. No factory was run with more exactness. No package entered or left the store without a ticket. On one occasion Mr. Stewart himself left directions to have a shawl sent up to his house, which Mrs. Stewart was to wear at a *soirée*. He forgot to place a ticket upon the package, and to the imperious law of the store the shawl had to yield. He regarded his employees as cogs in the complicated machinery of his establishment. A New York fireman is quite as tender of his machine. The men are numbered and timed. There is a penalty attached to all delinquencies. It takes all a man can earn for the first month or so to pay his fines. He is fined if he exceeds the few minutes allotted to dinner. He is fined if he eats on the premises. He is fined if he sits during business hours. He is fined if he comes late or goes early. He is fined if he misdirects a bundle. He is fined if he mistakes a street or number. He is fined if he miscounts money, or gives the wrong change.

A NAPOLEON IN TRADE.

He invariably kept in advance of the age. During

the last twenty years he has ruined himself, in the estimation of his friends, a hundred times. He bought the site for his down-town store against their most earnest expostulations. It was too far up town. It was on the shilling side of Broadway. No man could do a successful business there. The price paid was exorbitant. The proposed mammoth store would be the laughing-stock of the age, and would be known as "Stewart's Folly." As usual, he relied on his own judgment. He believed the investment to be a good one. He told his friends that it would be the centre of trade; that on the dollar side or on the shilling side of the street he intended to create a business that would compel New York and all the region round to trade with him. He was not a liberal man, but his donations to public objects were princely. Tax-gatherers, national, state, and county, say that no man paid his assessments more fairly or more cheerfully. If he was hard, he was just. He kept his contracts, paid what was nominated in the bond, and no more.

SHREWD INVESTMENTS.

He was a shrewd buyer of real estate. He purchased more churches than any man in the city. He bought when the church was crippled, and got a bargain both in price and location. His stable on Amity Street was for many years the celebrated Baptist church where Dr. Williams officiated. The Dutch church on Ninth Street wanted a purchaser. Several appeals were made to Mr. Stewart. He had bought odd lots in that neighborhood. When the purchase of the church was complete, it was found that he had the

lease of the entire block, and on it his mammoth up-town store now stands. Lafayette Place, once a fashionable locality, was occupied by saloons, restaurants, gambling-houses, and houses for boarding. Governor Morgan had a residence there which he wanted to get rid of. Stewart took compassion on him, and bought the place. Persons wondered what Stewart wanted of that great house, in that out-of-the-way spot. Shortly after, Dr. Osgood's church was for sale, on Broadway. After it had been in the market a long time, Stewart became the purchaser. It was found that the church lot joined the Lafayette Place lot, making a magnificent site, running from street to street, for a huge store.

The leading desire of fashionable New York is to get a double house or a double lot on Fifth Avenue. Such accommodations are rare, and fabulous prices are paid for land or dwelling. On the corner of Fifth Avenue and Thirty-fourth Street stood a famous house, occupying, with the garden, three lots of land. It was built by a successful sarsaparilla man. It was the largest in New York, built of brown stone, as gorgeous and inconvenient as an Eastern pagoda. It cost fabulous sums. It was large enough for a hotel, and showy enough for a prince. It was burnished with gold and silver, and elaborately ornamented with costly paintings. It was the nine days' wonder in the city, and men and women crowded to see it at twenty-five cents a head. The owner failed, and the house passed out of his hands. It became a school, with no success.

One morning the residents of the avenue were astonished to see a staging built up against this famous pile, reaching to the roof. They were more astonished

when they learned that this gorgeous pile was to come down; that its foundations were to be dug up; that a marble palace was to be erected on that site that would make all Shoddydom red with envy; that its furniture, statuary, paintings, and adornments would exceed any house on the continent. Many lessons are taught by the career of Mr. Stewart. It was worth while, on a fine morning, to pause on the Broadway pavement, and watch the small coupé that drives up to the curbstone, drawn by a single horse; to mark the occupant, as with a light tread and buoyant step he comes from the carriage and enters his store. He was an old man, but looked like a young one. He began life penniless, and had rolled up a fortune greater than that ever before collected by any one man. His mercantile career had been an upward one; his whole life a success. He had earned the title he wore. He was the autocrat of New York merchants.

PERSONAL OF STEWART.

Whoever had dealings with this remarkable man found in him several phases of character. He was genial, pleasant, affable, if you wished to trade with him. He was cold, glassy, stern, hard, if you asked him to compromise a debt. Few repeated the experiment of soliciting from him a donation. He prided himself in telling the truth to his customers, and being severely just in trade. He said it had been the annoyance of his life to keep his clerks from telling "white lies," from palming off second-class goods as first-class. He exacted of all his employees perfect obedience. To sit in the store during business hours was forbidden. He came

suddenly, one morning into the store, and found a salesman in a chair reading a paper. The man was one of his oldest and most successful salesmen. There was not a customer present. Everything was ready for the day's work. Mr. Stewart was enraged at this breach of the rules, ordered the man's immediate discharge, would hear no explanation, followed him up to the cashier's office to get his pay, and was angry with the cashier because he was not in his place and threatened to discharge him also. The salesman was perfectly astounded at the treatment. He supposed Mr. Stewart was excited about something and that he would think better of it when he cooled off. He came down to the store the next morning as if nothing had happened. Mr. Stewart ordered him out of the store at once, and the man became so enraged that he knocked him down and knocked out some of his teeth. The affair came into the courts, but was settled by a compromise.

THE UPTOWN STORE.

A few years ago Mr. Stewart erected on the block bounded by Broadway, Fourth avenue, Ninth and Tenth streets, the five story iron building for his retail business, at a cost of nearly \$2,750,000. Extensive manufactories of ladies' clothing and other goods were carried on, and on the seven floors 2,000 persons were employed. The current expenses of the establishment in wages, salaries, etc., were more than a million dollars a year. The downtown store became a wholesale establishment, but after Mr. Stewart's death the entire business was assembled in the gigantic uptown building. There are several branch concerns in various parts of the world.

THE MILLIONAIRE'S DEATH.

Alexander Turney Stewart died in New York April 10, 1876. At the time of his death his property was estimated at fifty million dollars. The depreciation of real estate in the city since 1873 had much reduced the value of some of his investments. He had no blood relatives, and his will gave the bulk of his property to his wife, who transferred the entire mercantile interests to Judge Henry Hilton, to whom Mr. Stewart also left \$1,000,000. With Mr. William Libbey, he carries on the immense business of A. T. Stewart & Co. under that firm name. Mr. Stewart was temporarily buried in the graveyard of St. Mark's church, corner of Ninth Street and Second Avenue, with the intention of removing the body to the splendid mausoleum then building in the cathedral at Garden City, Long Island. But soon after the funeral the body was stolen from the vault, probably in expectation that an immense reward would be offered for its recovery. But no reward was offered, at least publicly; though every effort was made by the most astute detectives to find the thieves and recover the body. After months of investigation in all directions, the search seems to have been abandoned, and the remains have not been found.

STEWART'S PROJECTS.

Stewart's income was more than \$1,000,000 a year, and his benefactions were liberal. In 1846 he sent a shipload of provisions to starving Ireland. In 1871 he gave \$50,000 to the relief of the sufferers by the Chicago fire. At the time of his death he was push-

ing to completion, at a cost of \$1,000,000, the fine structure on Fourth Avenue and Thirty-second Street, intended as a home for working girls. This plan was carried out by Mrs. Stewart, but was found, after trial, to be impracticable, and the building is now the Park Avenue Hotel, belonging to the Stewart estate, as does the Metropolitan Hotel, on Broadway, and the Grand Union Hotel, at Saratoga. Some years ago, Stewart bought an immense tract at Hempstead Plains, L. I., and began building Garden City, which was intended to afford comfortable homes, for working people and others of small income, at a moderate cost, or reasonable rates of rent. He left a letter, dated March 29, 1873, addressed to Mrs. Stewart, in which he asks her to carry out such plans as he designed for public charities, in event of his failure to complete them. In accordance with this wish, Mrs. Stewart has finished, at great cost, the Protestant Episcopal Cathedral at Garden City, and the plans further include high schools for girls and boys, a theological institution, bishop's residence, chapter house, and all the material for a cathedral town. These buildings, with their permanent endowments, will absorb several millions of the great estate. Mrs. Stewart is distinguished for her liberal donations to nearly all the deserving public and private charities, and makes wise and good use of her income from the immense property left by the millionaire merchant.

XCV.

JAY GOULD.

HIS PHOTOGRAPH.—GOULD AND FISK.—HIS OWNERSHIP IN THE TRIBUNE.

HIS PHOTOGRAPH.

THOSE who have happened to meet Jay Gould—though after he became prominent as a Wall street operator he kept himself out of public view as much as possible and did his work through agents—will call to mind the small, wiry man, five and a half feet high, with dark face and eyes, his hair, full moustache and beard black and inclining to gray, and his head small, but “long” in every sense of the word. He was born in Hingham, Mass., in 1830, and after clerking in Boston, he appeared in New York, in 1852, as a partner of Charles M. Leupp, a leather dealer in Ferry street. Leupp died, and for several years Gould was unknown and unheard from. But in 1863, when everything commanded double prices and was on the rise, Gould turned up with \$50,000, bought anything, sold at great profit, and speedily became rich.

GOULD AND FISK.

Mere chance brought Jay Gould and James Fisk, Jr., together, but by intuition each knew that the other was exactly the man he wanted, and they at once

combined. They got control of the Erie railroad, manufactured new stock by millions, ran steamboats and ferry boats, bought gold, and were among the foremost in bringing about the terrible disaster of Black Friday. Of course, both minted money, particularly as Gould had the reputation of securing all that was due him, while sometimes repudiating his own engagements. But while Fisk squandered his hundreds of thousands upon wine, women, opera houses, fast horses, and fast living generally, Gould hoarded his winnings, and from \$50,000 was soon worth five millions, then ten, and aimed at twenty, perhaps a hundred millions. Living, and staying most of the time in retirement, in his fine house in Fifth avenue, the telegraph wires connecting his library with the office of his down town brokers worked without intermission during business hours, and stocks were bought, or sold, or cornered as he directed. A very few years' operations made him prominent among the millionaires of New York.

HIS OWNERSHIP IN THE TRIBUNE.

The untimely death of Horace Greeley, and the building of the extravagantly expensive tall tower building, no doubt somewhat lessened the profits and depreciated the value of the Tribune newspaper. Mr. Whitelaw Reid, the editor who succeeded Greeley, was anxious to purchase a part of the paper, and Mr. Orton, a large shareholder, was willing to sell out. But Reid had no money, at any rate not enough, and Jay Gould is said to have generously come forward and advanced the cash to buy out Orton. If this was

done and the controlling interest in the Tribune was put in the hands of the new editor, it is probable the stock was hypothecated to Gould who furnished the means to pay for it. Almost immediately after the transaction, the other New York journals alluded to the Tribune as "Jay Gould's paper," and the Tribune never denied the new ownership, nor in any way alluded to it. The great broker may have wanted an "organ," and the columns of the Tribune, particularly the money articles, have been carefully scanned from day to day to see if they indicated the well known preferences of Gould for certain stocks, or in any way attempted to influence or affect the market. Possibly, as Stewart had a passion for buying and running big hotels, and Fisk was eager to own and direct theatres and opera houses, Gould's especial weakness may have been to purchase and control a leading New York newspaper.

XCVI.

THE CARDINAL AND CATHEDRAL.

THE FIRST AMERICAN CARDINAL.—ST. PATRICK'S CATHEDRAL ON FIFTH AVENUE.

THE FIRST AMERICAN CARDINAL.

HIS Eminence, John McCloskey, was born in Brooklyn, L. I., March 20, 1810. After graduating at St. Mary's College, and the Theological Seminary at Emmetsburgh, Md., he took priest's orders in 1834, and passed the four following years in study at Rome and in France. In 1841 he was appointed the first president of St. John's College, at Fordham. In 1844 he was consecrated coadjutor-bishop of New York. On the division of the diocese, in 1847, he became the first bishop of Albany, where he began and completed the cathedral, built several schools and churches, and bought the grounds and buildings for the General Theological Seminary, at Troy; and on the death of Archbishop Hughes, in 1864, he succeeded to the see of New York. American born, a cultivated gentleman, a finished scholar, a thorough theologian, tall, graceful, and good-looking, it was natural that this distinguished prelate should be selected for the highest dignities of the church, and, in 1875, Pope Pius IX. created him a cardinal. And this honor, as the

Cardinal said when he received the insignia of his office, was not intended merely to the hierarchy, clergy, and Catholic people, but Pius IX. meant to "give honor and to show his deep respect and esteem for our great and flourishing Republic." On the occasion of the imposition of the berretta on the cardinal, April 27, 1875, old St. Patrick's Cathedral presented a solemn, yet sumptuously splendid scene. Nearly all the archbishops and bishops of the United States, in their gorgeous vestments, hundreds of priests in stole and surplice, the state and city authorities, and a vast concourse of citizens thronged the chancel, pews, and aisles. Scarlet draperies, fragrant flowers, magnificent music, and the grandest ceremonials of the Roman Catholic Church helped to swell the pomp and majesty of the occasion, till classes of all denominations felt that it was one of the marked days in the history of the metropolis.

THE CATHEDRAL.

The new St. Patrick's Cathedral, covering the whole block between Fifty-First and Fifty-Second streets, stands on the highest ground in Fifth Avenue, is the largest church in the city, and one of the largest and finest on this continent. It was begun in 1858, and was dedicated by Cardinal McCloskey, in May, 1879, in the presence of a great number of archbishops, bishops, and clergy, and a vast concourse of spectators, the great building easily holding more than 15,000 people. The cathedral, which stands on a solid rock foundation, is built of white marble in the decorated Gothic style of the 13th and 14th centuries.

It is 332 feet long, width at transept 174 feet, general width 132 feet, height of each of the two spires 328 feet, and these flank a central gable 156 feet high. Over the central door are the arms of the archdiocese surmounted by a cardinal's hat, and on the two other front entrances are the arms of the United States and the State of New York. Elaborate ornamentation, pinnacles, statues, and stained windows, make it one of the most beautiful buildings in the world. It cost \$2,500,000, the high altar of the finest Italian marble inlaid with alabaster and precious stones, with the reredos and statues alone costing \$100,000; and more than this last amount was raised in a single fair held in the building, Protestants as well as Catholics attending in great numbers and spending money freely. It costs \$70 a night to light the cathedral. Besides the grand organ there is a chancel organ and both are used at the services. The superb stained windows, many of them memorial, were the gifts of dioceses, churches, societies, and individuals. One window is a memorial to James Renwick, the architect, who gave twenty years of his life to the construction of this magnificent edifice, and refused to receive one dollar in compensation. The building will be his best monument. The cathedral, standing on the top of Murray Hill, in the very center of the most fashionable quarter of the city, is justly regarded by all citizens, of every creed, as an honor to New York, and one of the grandest architectural ornaments of the metropolis.

XCVII.

TALMAGE AND THE TABERNACLE.

PORTRAIT OF THE PREACHER.—HIS CAREER AND SUCCESS.—THE NEW TABERNACLE.—THE NIGHT SIDE OF NEW YORK.—TALMAGE'S TRIAL.—THE SENSATIONALIST ABROAD.—TALMAGE AS A LECTURER.

PORTRAIT OF THE PREACHER.

A TALL, bony, ungainly, angular, awkward man; dark hair, red whiskers, light complexion, blue eyes, a very large mouth, redeemed by a good set of teeth and a pleasant smile which lights up his homely face, and makes him positively good looking. His laugh is hearty and exhilarating. His face is mobile, and he would have made an excellent actor, especially in farce and comedy. While preaching his gesticulation is marvellous. His long arms swing like the sails of a windmill, and he uses arms, hands, head, and body to enforce, emphasize, and illustrate what he is saying. As a preacher he is original, odd, fluent, eloquent, with a good command of language which in expression savors something of the twang and vernacular of the Yankee. Like Beecher, he sometimes suddenly descends from the solemn and sublime to the humorous and ridiculous. He uses common illustrations; employs sarcasm and irony very effectively; and moves his hearers by turns to tears and smiles. He

is independent and outspoken, yet tender and sympathetic. There are various opinions of his powers as a preacher; his enemies call him a sensationalist and a buffoon; his friends claim that no other preacher has greater control over the feelings of his audience.

HIS CAREER AND SUCCESS.

Thomas DeWitt Talmage was born at Boundbrook, N. J., January 7, 1832. He was graduated at the New York University in 1853, and at the New Brunswick Theological Seminary in 1856. He was pastor of Dutch Reformed churches at Bellville, N. J., Syracuse, N. Y., and at Philadelphia, till 1869, when he was called to the Central Presbyterian church in Brooklyn. He came unheralded, almost unknown, and within a year he was admitted to be Beecher's only rival. His church was crowded, the pews commanded high rents, and his salary was advanced to \$7,000. In 1870, his congregation built a great wood and iron amphitheatre which was called the Brooklyn Tabernacle. It would seat 3,400 people, and, the next year, it was enlarged to hold 500 more. The immense organ used in the Boston Coliseum during the Musical Peace Jubilee, in 1869, was bought and brought to the Brooklyn Tabernacle. This and other attractions increased the audiences. Just before service on Sunday, December 22, 1872, the Tabernacle was destroyed by fire. Then Talmage took the Academy of Music, and preached to larger congregations than ever, crowds going over every Sunday from New York city to hear him.

THE NEW TABERNACLE.

Meanwhile his admirers built a new Tabernacle of brick, in Gothic style, but retaining the semi-circular form, and capable of seating 5,000 persons. It is the largest Protestant place of worship in the United States. On February 22, 1874, it was dedicated, and on the following Sunday 328 new members were admitted. The services are made attractive by the fine organ played by a distinguished performer, and a celebrated cornetist leads the congregational singing. The Tabernacle has a reading room, a large room for social gatherings, and it is also used by the Free Lay College, an institution established by Mr. Talmage for the instruction of persons of all denominations in the lay ministry, and which has had at once as many as 600 students with more than thirty preaching stations in New York, Brooklyn, and other cities. The Tabernacle was designed to be free, and to be supported by the contributions of the congregation, who had the preference of seats, while the numerous outsiders must wait till the services begin before they can be accommodated by the ushers with places.

THE NIGHT SIDE OF NEW YORK.

Mr. Talmage never objected to be called a sensationalist, always declaring that preaching that was not sensational was good for nothing. Under the protection of the police he visited the slums of the city, the dens of dissipation, the high and low gambling places, dance halls, houses of prostitution, drinking saloons, tenement houses and all the haunts of vice and misery

from the highest to the lowest. He did this for the express purpose of presenting to his congregation in his own vivid way a photograph of what he aptly called "The Night Side of New York." The several Sundays devoted to this exposure were the sensations of the season. Respectable men and women thronged to learn how the disreputable and dissolute act and live. Virtuous young women flocked to hear about their fallen sisters. The daily journals gave extended reports for the benefit of the thousands who could not get near, much less inside the Tabernacle. The preacher was severely censured by many editors, especially of the religious press, who said that he only aimed at the sensational, and was pandering to the curiosity of prurient people. But Talmage justified himself by declaring that he was only uttering warnings, showing the worst side of the city so that his hearers would take heed and shun it, and expressing the belief that his descriptions would no more induce people to go and see for themselves than a vivid account of the ravages of the yellow fever would prompt people to go to the South to get the pestilence. All that he does and says is sensational, even to the titles of his books, such as "Old Wells Dug Out," "Sports that Kill," and "Abominations of Society."

TALMAGE'S TRIAL.

There was a brief "night side" to the career of this prominent preacher in 1879, when he was tried by the Brooklyn Presbytery upon charges of dishonest dealings in the publication of his newspaper, *The Christian at Work*, and of uttering falsehoods in saying

repeatedly that the pews in the Tabernacle were entirely free, when he knew that the best sittings were sold at a good round price. But he came triumphantly out of the trial, and almost immediately set sail for a short vacation visit across the Atlantic.

THE SENSATIONALIST ABROAD.

He sailed in the *Gallia*, which he described as "the Queen of the Cunarders," and on arriving at Queens-town, while he was in bed in his stateroom, he was cordially welcomed to England by delegations from London, Leeds, and Dublin. His progress through different cities and towns in Great Britain was a triumph. Thousands flocked to hear him lecture, and he received from £120 to £130 per night with all expenses paid, and \$600 or so for an hours' talk, is more than many of his American clerical brethren get for a whole year's preaching and hard work. He also put much money in his pocket by contributing papers entitled "Great Britain through American Spectacles" to a New York weekly. Some of the English journals underrated the American parson who "was starrng about the country under patronage of various pious lords and ladies," but Talmage quietly filled his valise with guineas, accepted the adulations and attentions, ate the good dinners, saw all the sights, and greatly enjoyed himself. What the papers said about him did not concern him, and a particularly severe article of the *Saturday Review* he described as "comparable only to a little dog baying at the moon—it pleased the dog and did the moon no harm."

TALMAGE AS A LECTURER.

In this country, Mr. Talmage was never so much a force in the lecture field, never such a drawing card as Mr. Beecher. His reputation belongs to the pulpit rather than the platform, though, strictly speaking, the Tabernacle is devoid of that piece of furniture called a pulpit, and the sermons are spoken, and sometimes literally acted on the stage. But as a lecturer, Talmage's eloquence, irony, vivid illustrations, and the very oddity of his manner as well as matter, always satisfied his audiences, and sent them home in good humor. In private life, at home and with his friends, always amiable, cheerful, calm, and self-reliant—these characteristics complete the portrait of the celebrated and sensational preacher of the Brooklyn Tabernacle.

During his brief stay in Great Britain, however, Talmage completely reversed his reputation as a public speaker, and was much more esteemed as a lecturer than as a preacher. In the latter field he came in direct competition with the celebrated Spurgeon, of whom, in his best efforts, Talmage seemed only an imitator in both manner and matter. In truth, in the pulpit, Talmage might be called the American Spurgeon, and Spurgeon the English Talmage; but to English audiences Talmage as a lecturer was unique, and during his three months' stay abroad he is believed to have netted £10,000.

XCVIII.

HOW NEW YORKERS SPEND THE
SUMMER.

SUMMER ALLEVIATIONS.—NEAR-BY RESORTS.—LONG BRANCH AND ROCKAWAY.—CONEY ISLAND.—THE GREAT RESORT FOR RESPECTABLE PEOPLE.—THE FINEST WATERING PLACE IN AMERICA.

SUMMER ALLEVIATIONS.

NEW YORK city is a hot place in summer, but not nearly so uncomfortable as people who live elsewhere imagine, and no place in the country presents so many alleviations for the heated term. The tall blocks and buildings always give, except for an hour at high noon, a shady side of the way. Awnings are abundant; the streets are well watered; the sidewalks are washed down with Croton water every morning; and after the hottest days, night generally brings a cool breeze from the Bay. Numerous open breathing places, central and convenient to different parts of the city, small parks and squares like Madison, Union, Washington, Stuyvesant, Tompkins, Reservoir, and the Battery, with seats, shade trees, and fountains, afford playgrounds for children, resting places for their parents and nurses, loafing places for the idle and unemployed, and sleeping places for the tramps till they are rudely disturbed by the almost omnipresent police.

There are soda fountains on every block in the main thoroughfares, even out of doors, on the sidewalks, at the corners, and great punch bowls of iced lemonade to be bought from two to five cents a glass, according to the size of the glass and means of the customer. Best of all, as a cheap resort in daytime or evening, readily, rapidly, and cheaply reached on both sides, and from anywhere in the city, by the elevated as well as surface railways, is the great Central Park, with its walks and drives, menageries and museums, fountains, lakes, rambles through dense groves, music on Saturdays on the Mall, boats, donkey rides for the children, and cheap rides in the park carryalls to make the grand round of the vast domain. There are reasonably cheap restaurants and ice creameries on the ground; mild stimulants like lager beer can be bought; and whole families, especially on Saturdays and Sundays, carry baskets of provisions with them and spend the whole day on the park. In summer, Central Park is the greatest picnic place in America.

NEAR-BY RESORTS.

Sometime during the heated term almost everybody in New York, rich or poor, tries to get away from the city for a longer or shorter period. Men of means betake themselves and their families to their own country-homes, on Long Island, in Connecticut, in New Jersey, in the interior of New York and New England, or to their charming houses which fairly line the banks of the Hudson and East Rivers. Hundreds of New Yorkers own splendid places at New York, Long Branch, New London, and Saratoga. Other New

Yorkers are among the best patrons of the first-class hotels at these and other fashionable watering places at the North. Every metropolitan of means, who does not take a run in the summer across the Atlantic, feels bound to make the annual round from Niagara to Saratoga and Lake George, taking the Adirondacks on the way, then through the White Mountains, down to Newport, winding up with a brief sojourn at Long Branch. For people of less means and more occupation—the great club of “can’t-get-aways”—there are numerous near-by resorts, such as High Bridge on the Harlem river, Flushing, Fort Schuyler, and Throgg’s Point on East river at the entrance of the Sound, Fort Lee and Washington Heights, and numerous other places of historical interest on the Hudson, such as Yonkers, Tarrytown, with its Washington Irving associations, and West Point, which presents the finest scenery on the river. To these and to many other points of pleasure and interest there are daily cheap excursions, and any of them can be visited and enjoyed in a single day at a small expense. For fish dinners, c’annakes, sea air, and surf-bathing, Coney Island, Rockaway, and Long Branch are the favorite resorts for New Yorkers, and for those who are temporarily sojourning in the city. On Saturdays and Sundays, business men, clerks, mechanics, and working men and women who can get away from their daily tasks and have a little money to spend in recreation, but who must be back at their desks, counters, and benches on Monday morning, throng these numerous and healthful resorts. Those who cannot get away from the city at all find some solace on Sundays in Central

Park, and at evening in the large, cool, and respectable gardens in town, where concerts, advertised as "sacred," are given on Sundays, as well as on other evenings, through the whole week.

LONG BRANCH AND ROCKAWAY.

When President Grant, by several successive seasons' residence, made Long Branch the "summer capital" of the United States, and the place was annually thronged by office-seekers, contractors, politicians, and all who had or wanted something to do with the government, that favorite resort saw its most fashionable and most money-making days. The charming cottages, most of them owned by New Yorkers and Philadelphians, were crowded with company through the season, the many fine and large hotels were thronged with guests, and all summer long it was a scene of festivity and fashion, surpassed only on the Atlantic coast by Newport. Those days have gone by. Coney Island is now the formidable rival of Long Branch, and the latter has been compelled to increase its attractions by building an iron pier out into the sea, at which steamers can land directly from the city, and go and return with excursionists in a single day. New and comparatively cheap restaurants have been opened for these temporary visitors, new bathing houses, and lower fares, both by rail and by boat, to draw customers. The old patrons, who wish to stay by the week or the month, still fill the fashionable hotels, and the owners of cottages yet believe that Long Branch is the finest sea-side resort on the American shores. It is greatly frequented, too, by foreigners who have heard for years of

the splendors of Newport, and Long Branch, and Saratoga, and think these the only watering places in this country.

Rockaway and Far Rockaway beyond are among the oldest and most favorite sea-side resorts in the vicinity of New York. Numerous steamboats ply to Rockaway at almost any hour during the day in summer, and as most of the visitors go and return the same day, the hotel accommodations for permanent guests are not extensive. But there are numerous pavilions and restaurants, lager-beer and other stimulants without stint, boating and fishing facilities, and the means for bathing are abundant. It is a great resort for people who want, and can there get, a good deal of enjoyment for a little money.

CONEY ISLAND.

Only eleven miles by sea from the city, and hourly and easily reached by numerous lines of first-class steamboats, is Coney Island, which is now by far the finest sea-side resort on the Atlantic coast, and is one of the best in the whole world. A very few years ago this strip of land, two miles long with an average width of half a mile, was a by-word and a disgrace to civilization. The two or three wretched taverns, and the sheds and shanties called "pavilions" were the resorts in summer of the worst characters of both sexes from the city, and unsuspecting and verdant strangers who went or were enticed down on the miserable and crowded boats were fleeced by gamblers, robbed by pickpockets, swindled by male and female sharpers, and generally fared as badly as the man who

went down from Jerusalem to Jericho and fell among thieves.

In 1874, men of means and enterprise in New York saw the real advantages of this spot—its nearness to the city, and its unsurpassed advantages for a sea-side and bathing resort, with its beautiful beach of hard, white, smooth sand, and splendid surf. Companies were formed, capital was subscribed, railway lines from Brooklyn were built and opened, land for hotels, pavilions, and amphitheatres was bought and leased, iron and wood piers were thrown out into the sea, steamboat lines were started, touching at different points in the city, and carrying passengers every hour, extensive bathing houses were built, bands with eminent solo performers were employed—in short, every possible attraction was provided to make the island a resort for respectable people. In less than five years, the desert waste was converted into a magnificent pleasure ground. With other and many means of conveyance, omnibusses and railways from one point to another on the shore, there are beautiful drives, and one from Prospect Park, Brooklyn, direct to the sea, level, smooth, fifty yards wide, and five miles long, is one of the finest avenues in the country. Nothing short of magic, or millions of money, could have converted this waste, in so short a time, into a very garden. The sand was covered with soil brought from the main-land, and the soil was carpeted with turf. Trees were planted, patches of beautiful flowers set in the sward, fountains were erected, and everything done to beautify the splendid domain. The two beaches, Brighton and Manhattan at the east

end, and Coney Island, or Norton's, and West Brighton Beach make up the four subdivisions of the island, each having its own patrons and place in popular estimation, though the visitor for the day has time to go to all of them and enjoy the peculiar pleasures of each. In the fifth year after the redemption and reopening of this now famous resort to respectable people, there were no less than twenty-one fine hotels, six of them equal to the best sea-side hotels in this country, and two of them ranking among the largest hotel structures in the world. Besides these, more than fifty pavilions could accommodate 20,000 people at a time. Some idea of the immensity of the different establishments can be formed from the statements that at some of the hotels more than 4,000 persons can dine at once; the bathing establishments have as many as 2,000 separate rooms furnished with gas and running fresh water; the amphitheatres, with a full view of the sea and the bathers, accommodate thousands; there are seats for thousands more in front of the music stands; and there is unlimited room, and abundant accommodation for any number of visitors, who count up on some days as high as one hundred and fifty thousand.

The attractions are almost numberless. The iron observatory, with steam elevators, was transported from the Centennial Exhibition grounds at Philadelphia, and from the top it affords a fine view of New York and the surrounding country, the Bay, the near by shores and islands, and far out at sea. The great iron pier, the first built, is 1,000 feet long, and with its restaurants, bathing establishments, saloons, and

fine music, is crowded with visitors through the day and evening. The electric lights illuminate the whole beach in front of the principal hotels and pavilions, so that bathing is as safe by night as by day, and the shore, all ablaze with light, as viewed from the sea when the tourist returns by boat in the evening, is a scene of surpassing splendor. One thing is especially noticeable, that on this spot, once famous only for scenes of rowdyism and violence, care is now especially taken to provide every safeguard for the protection as well as comfort of visitors. The bathing establishments give actually "safe-deposit" security for all valuables left in their care. The beaches, which are wholly devoid of the treacherous undertow, have ropes, buoys, and life-boats in the surf, with expert boatmen ready to render assistance at a moment's warning. Policemen are few and far between, and their only use is to direct strangers who may ask the way to points of interest, for there are no disreputable or dissolute people to look after, and the resort is eminently for the refined and respectable, and for them only. The stranger in New York can spend a summer's day no where more satisfactorily, or with more genuine enjoyment, than at Coney Island.

Among the many advantages secured, not only to the city, but to the whole country, by the re-discovery and redemption of Coney Island, is the immense improvement manifest in all the seaside resorts on the Atlantic coast. Coney Island fixed the high standard, and other places must come up to it to secure favor or patronage from those who demand the best, and want the full worth of their money.

XCIX.

THE ELEVATED RAILWAYS.

RAPID TRANSIT.—THE METROPOLITAN ELEVATED RAILWAYS.—HOW THE ROADS ARE CONSTRUCTED.—THE STATIONS AND EQUIPMENTS.—UPPER NEW YORK.—IMMENSE ADVANTAGES OF THE ROADS TO THE CITY.

RAPID TRANSIT.

For years and years the New York newspapers, merchants, bankers, brokers, and people generally who lived up town and did business down town, discussed all sorts of plans for securing more rapid transit than omnibusses or the street railways afforded from one end of the island to the other. Underground roads for steam propelled cars were projected, and one was actually tunnelled for a short distance under Broadway. At last it was discovered that the best present and most practicable means of travel was above, rather than on, or even under the street, and, this determined, the great boon of rapid transit was soon secured. It would have cost millions to remove sewers and gas and water pipes, or to change their direction, and millions more to secure the right of way under foundations, blocks, and buildings for an underground road. Such a scheme was impracticable, if not impossible.



THE ELEVATED RAILWAY IN SIXTH AVENUE.

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THE METROPOLITAN ELEVATED RAILWAYS.

The first of the new roads from the Battery to Central Park and beyond was opened June 5, 1878, and on the first day 25,000 persons availed themselves of this novel means of travel. Running through some of the side streets on the west side of the city till it reached the broad Sixth Avenue, thence to Central Park, five miles from the starting point, it was pushed as rapidly as it could be built to the Harlem river. Very soon afterwards, the same corporation built another road on the east side of the city, also extending from the Battery, till it reached the Bowery and then through Third Avenue to Harlem. And as soon as the immense advantage of these up-in-the-air roads was seen, still other branches shot upward, till now the main thoroughfares are fairly gridironed with these elevated iron roads. It is as if the lower part of the city were the palm of a great hand with gigantic iron fingers stretched out to grasp Westchester county.

HOW THE ROADS ARE CONSTRUCTED.

The pillars which support the roads are rolled iron, set deep in the ground beyond the reach of displacement by frost, and all the supports and girders, though seemingly light and frail, are secure and substantial. Where the streets are narrow the roadway is bridged across by girders from side to side; in the broad Bowery the tracks are carried on rows of pillars close to the curb on each side of the street; and in Third and Sixth Avenues they rest on columns at each side

of the surface railroads, and are bridged at the top by iron girders. The roads are not ornamental to the city. They spoil the fronts of many fine buildings. They destroy the privacy of second floor tenements past which they run. The smoke blown into the windows, and the ashes, water, and oil dropped into the street, and in some places on the sidewalks, occasion much complaint; they darken some stores and places of business, particularly at the corners where the stations and stairways to the same are erected; the noise of the cars is a nuisance; and the companies pay nothing for real or assumed damages to private property, and not a dollar to the city for the privilege of using and running over the most public thoroughfares. But the advantages in rapid transit, in the increased value of up town property, and the constantly increasing trade and population by bringing back thousands who have been forced to live out of the city, but who now find tenements at reasonable rents on the upper end of the island, more than compensate for all the real or imaginary damage these roads have done to individuals or the city.

STATIONS AND EQUIPMENTS.

The stations on these roads occur at frequent intervals, so that houses can be reached within a block or two almost anywhere, and the routes are available for short as well as long distances. The cars are superbly furnished with spring cushion seats handsomely upholstered, and ranged on each side of the length of the car so as to give a wide passage through the middle for entrance and exit. Nicely carpeted floors,

plate glass windows with adjustable blinds, and neat ornamentation throughout, make the cars attractive to passengers, and the absolute security for the safety of the traveler renders accidents of any kind very rare. Nervous people may fear that the cars might run off the track and tumble down into the street; but there are sure safeguards against that or any accident that might occur from a broken axle or wheel. Millions of people securely travel every year over these elevated roads, which combine safety with speed. The trains run between the stations at the rate of thirty miles an hour, and for the whole distance, making all the stops to let off and take on passengers, at the rate of sixteen miles an hour. All the principal elevated railway companies are consolidated in one corporation.

UPPER NEW YORK.

The greatest advantage to the city by the opening of the elevated roads was the almost immediately increased value of real estate on the upper part of the island. In the first year after the trains began to run, more than 500 houses were built above Fiftieth Street, full 400 of them being second-class houses at reasonable rents for the small-salaried and working classes who, hitherto, had been compelled to find cheap homes on Long Island, in New Jersey, or elsewhere in the country. To these, the saving in time alone in going and coming to and from their houses to their work or places of business is an immense advantage. The city population has been increased by thousands by bringing back these people. Trade of all sorts

which goes to feed, furnish, and supply these families with the daily necessities of life is proportionally benefited. The immense advantage in real estate has not only enriched individuals, but has added to the revenues of the city; and the extensive building enterprises, which will go on till all the vacant spaces are covered with streets and houses, give employment to thousands of mechanics and day-laborers. The large slice of Westchester county recently comprised within the city limits became immediately valuable by means of rapid conveyance thereto, and the elevated railways have added incalculably to the growth and wealth of the city and to the convenience and comfort of the people. The whole upper part of the city is now as accessible to the citizen or the stranger as Union Square used to be when the only means of transit were the street cars and omnibusses.

One curious effect of these roads upon certain kinds of retail trade, was noticed within a year after their opening. Men who had moved their stores and shops from down town, found that either they had not moved up far enough, or that they had better move back again to their old locations. Business men do not stop to make retail purchases on their way home, as heretofore. Either they buy at shops near their own places of business, or wait the cars take them to places near their homes. Hence book, picture, and similar stores flourish in Nassau Street, and first-class tailor and shoe shops do a good business, even in Broad and other down town streets.



TEARING DOWN BUILDINGS FOR APPROACHES TO BROOKLYN BRIDGE.

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C.

THE BIG BRIDGE.

THE SUSPENSION BRIDGE OVER EAST RIVER.—LENGTH, STRENGTH, AND SIZE OF THE STRUCTURE.—THE APPROACHES.—HOW BROOKLYN IS BENEFITED.—BRIDGES OF THE FUTURE.

EAST RIVER BRIDGE.

The East River Suspension Bridge, one of the most gigantic undertakings of the kind in the world, was begun the day after New Year's in 1870, and for years employed many thousands of workmen. Stretching from two immense granite piers, across East River from New York to Brooklyn, swinging high above the tallest masts of ships, it affords the means of rapid conveyance between the two cities. The entire cost of the magnificent structure, including the long approaches on either side, and the sums paid for buildings removed to make way for the approaches, counts up more than \$14,000,000, of which Brooklyn, most benefited by the bridge, paid two-thirds and New York one-third. It required years to sink deep the solid foundations and to raise the granite piers, and it was late in the summer of 1877 when a wire was drawn from pier to pier to carry over the first of the thousands of strands which compose the four great supporting cables from which the bridge itself is suspended.

FACTS AND FIGURES.

The following details will give an idea of the length, strength, and size of the big bridge and its piers: The depth of the tower foundations below high water is 78 ft. in New York and 48 ft. in Brooklyn; the height of the towers above high water is 278 ft., and the two contain 85,159 cubic yards of masonry. The height of the floor of the bridge is 119 ft. 3 in. above high water. The length of the river span is 1,595 ft. 6 in., and the total length, including the land spans and approaches, is 5,989 ft. The width of the bridge is 85 ft. There are four cables, $15\frac{1}{2}$ inches in diameter, each cable containing 5,296 parallel (not twisted) galvanized steel, oil-coated wires, weighing a pound to every 12 feet of each wire, closely wrapped to a solid cylinder, and the strength of each cable is 12,200 tons. As many as one thousand men have been at work on the bridge at once.

The net cost of the entire land used on both sides of the river was about \$3,576,000, and the construction of the approaches cost more than \$2,000,000. Whole blocks of buildings were bought and pulled down and the materials were sold for what they would bring, for nothing but granite, iron, and steel enter into the construction of the bridge or its approaches. A long inclined plane on either side of the river, with the roadway laid on granite walls, leads to the bridge. Numerous streets are crossed, sometimes by arches spanned over them, but oftener by ornamental iron bridges. The arches are both novel and striking, and the pilasters are enriched by chaste carvings. Considering the character and appearance of some of the

old buildings removed to make way for these approaches, the new improvements are a decided benefit to property in those parts of New York and Brooklyn.

No doubt Brooklyn, which pays the most toward the building, derives far more benefit than New York does, or ever will, from the bridge itself. It increases the value of real estate in Brooklyn. It affords Brooklyn more speedy communication with the city, and certain communication at such times as the ferry boats are temporarily prevented, as they are sometimes for hours by fogs or ice. But as the bridge is designed mainly for cars, propelled across by stationary engines, the ferry boats will continue to carry the great bulk of general travel—the baggage, milk, and market wagons, and the thousands upon thousands of people who are in New York daily during business hours, but who live, lodge, or board in Brooklyn.

The bridge is a great addition to the many prominent architectural monuments of New York. The tall and graceful granite piers tower up and overtop many church spires, and they can be seen standing against the sky, at a great distance from the city.

The bridge to Brooklyn is probably but the beginning. Another bridge across East river with a central pier on Blackwell's Island has been projected; and before many years, no doubt a railway bridge will span the Hudson from Washington Heights to the Palisades on the opposite shore. The Erie railway and the roads running through New Jersey to the south and west, which are now compelled to transport mails, freight, and passengers across the ferries, will soon want more rapid and convenient means of exit from the city.

CL.

MEAT FOR THE MILLIONS.

HOW THE CITY IS FED.—SOURCES OF SUPPLY.—STOCK-YARDS AND SLAUGHTER-HOUSES.—THE METROPOLITAN MARKETS.—WASHINGTON MARKET IN THE MORNING.—RESTAURANTS.—CHEAP EATING HOUSES.—LIVING AND LODGING.—MILLIONS TO FEED MILLIONS.—FEEDING FOREIGN NATIONS.

HOW THE CITY IS FED.

One of the first things that strikes the intelligent stranger in New York is the pertinent and interesting inquiry: "How are the more than a million people in the metropolis fed from day to day?" And the question covers a vastly wider ground; for besides the actual residents, there is a vast floating population, including the guests at the hotels, people traveling through the city who must get a bite at some of the numerous feeding places, and the half million who do business or some kind of work every week-day in the city, who must take at least a mid-day meal, and who go home at night to Brooklyn, New Jersey, or elsewhere in the near-by country. Beyond these, there are adjacent towns, hotels far and wide at the various watering places, steamboats, sailing ships and steamships, the restaurants along the lines of railways, and small markets everywhere within a radius of three hundred miles, which are reached by the great lines of travel diverging from the city—all these derive their main food supplies from the New York markets.

SOURCES OF SUPPLY.

The best of everything, in the way of food, from almost everywhere, goes first to the city and is there distributed. Washington Market, at the foot of Fulton Street on North River, is where most of the city's meat is first centered and sold. It supplies the lesser markets in all parts of the city with quarters of beef and veal, and lamb and mutton carcasses to be cut up and sold at retail. It is also a vast wholesale and retail market for pork, poultry, game, bacon, butter, cheese, vegetables, fruit, fish, and nearly everything coming under the head of food. Hotels, restaurants, boarding-houses, eating houses of every class, steamships, steamboats, and all other large buyers purchase direct from the retail dealers in this market. Fulton Market, on the East River side, ranks next in importance, and leads Washington Market in the specialty of fish. To these two markets, not only the large buyers above mentioned, but shrewd householders in all parts of the city come for their day's supply every morning. They get the freshest and the best of everything, and save the profit made by the smaller markets and uptown retailers who derive their supplies from the same sources.

STOCK-YARDS AND SLAUGHTER-HOUSES.

The largest of these are located in Jersey City, close by the railways which bring cattle from the west. A single company has accommodations for 6,000 head of cattle and 20,000 sheep at once, and can kill and dress 2,000 cattle and 5,000 sheep every day. One

slaughter-house, devoted to the special purpose, can kill and dress 10,000 hogs daily. There are numerous slaughter-houses, also, within a short distance, at Oak Cliff and on the Hackensack river. Thousands of heads of stock are brought alive in steamboats to the slaughter-houses in the upper part of the city, and here is received the stock which comes over the New York Central and Hudson River railways, probably fully equal in amount to that brought in on the Jersey side by the Pennsylvania Central and the Erie roads. There are more than fifty slaughter-houses in the city, and the hog-slaughtering business alone amounts annually to more than \$15,000,000. An immense quantity of Texas beef, killed there when in its best condition, and sent to the north in refrigerating cars, now comes to the city and helps to feed the millions.

THE METROPOLITAN MARKETS.

These generally are mere barracks and sheds, old and crazy buildings; but Tompkins Market, near Cooper Union, is a handsome structure of iron; the Manhattan, which presents one of the finest fronts on North River, is a magnificent building costing \$1,500,000; the new Fulton will be creditable to the city; and other fine market houses are projected. The Catharine, on East River, is the market most resorted to by the poorer class of people on that side of the city. Washington, which holds, and always will hold, the preëminence in business, sells more than \$100,000,000 worth every year. And what at first sight seems strange—its sales in summer, when thou-

sands are away from the city in the country and at the seaside, are even greater than in winter; for in summer the great hotels at the resorts must be supplied; the steamships going to Europe must be furnished with meats, and some of them take enough in their ice-boxes to feed the passengers on the return trip, since better and cheaper supplies of all sorts can be bought in New York than in Liverpool or London.

WASHINGTON MARKET IN THE MORNING.

Morning at this market begins sharp with the last stroke of midnight. The whole square is ablaze with light. All the surrounding restaurants, coffee houses, and bar-rooms are busy. The whole length of Fulton Street, as far up as Broadway, is closely lined on both sides with market and vegetable wagons from Long Island and New Jersey, the drivers having come as early as 10 o'clock the night before to select good stands, and now they are sleeping on top of their loads or in the adjacent door-ways. All the side streets in the vicinity of the market are thronged with teams. Butcher carts rattle down Broadway, now nearly clear of all other travel, the hotel and restaurant wagons come down for their supplies, and long before the greater part of the city is awake the larders are filled and countless breakfasts are cooking. There is no livelier scene elsewhere in the city, especially on Saturday, at early morning. We must take into the calculation, too, the thousands of bakers who since midnight have been preparing fresh bread and rolls for a million mouths. The milk or "owl" trains from all quarters begin to come at midnight. These

are special trains carrying nothing but milk, and draining the country in all directions for miles around. They bring more than 80,000 gallons every morning, and distribute it to hundreds of milkmen, whose clattering wagons and unearthly howls are heard oftener and much earlier than would-be slumberers think desirable. Full one-fourth of the population of the city must be up and at work half the night merely to feed the other three-fourths during the day.

RESTAURANTS.

Besides the numerous hotels conducted on the European plan, all of which provide for the entertainment of those who wish only a single meal, and which make much money by these casual customers, restaurants, from the highest to the lowest class, abound in every quarter of the city. At Delmonico's or the Brunswick up town, or Delmonico's down town, one can get a breakfast, dinner, or supper from a dollar to almost any price he pleases to pay, and there are, in different localities, smaller but equally high-priced places, each with its own set of customers, and each famous for one or more specialties in the way of good eating. The annual festivals of such societies as the St. Nicholas, St. Andrew's, St. George's, New England, and many others, which used to give their anniversary dinners at one of the leading hotels, are now held almost exclusively at Delmonico's, and there, during the winter especially, some public or large private dinner party assembles nearly every night. Of late years, too, many fashionable families give receptions and parties at the same place, and thus save

the wear and tear of their own carpets and furniture. All the best restaurants do a large business in sending dinners and suppers to private houses, and no entertainment is given in the city in which some one of the celebrated caterers has not had a hand.

CHEAP EATING HOUSES.

From these expensive places one may dine almost anywhere, and at almost any price, from a dollar down to a single dime. There are many places that will give a good dinner for fifty cents, and the diner, if he only "knew the ropes," (as the vernacular phrases an acquaintance with the city,) could step just around the corner where there is less pretension and plate, and smaller rent and expenses, and get precisely the same dinner for thirty cents. There are innumerable cheap eating houses that offer good plates of meat with vegetables for ten or fifteen cents. These places make their profit in their immense number of customers, many of them dining full 3,000 persons in a day. The more expensive restaurants in the vicinity of the principal business thoroughfares down town expect to do all their day's business between the hours of 11 A. M. and 4 P. M. They are mere lunch and mid-day dining places, but most of them coin money, and the proprietors get rich in a very few years. The Delmonicos had a very small beginning, and men like Sweeney have risen from cheap chop houses to the proprietorship and ownership of great hotels.

All over the city there are many "all-night" restaurants, which are never closed for a single hour from

one end of the year to the other. Many of these are in the Bowery, in Chatham Street, and around Printing House Square. They are cheap and have plenty of customers. Around the markets, also, are many low-priced places. What are called "Model Coffee Houses" offer dishes in great variety at five cents per dish. Nearly all the restaurants, the most expensive and the cheapest, reserve separate tables for ladies, and a man or woman, resident or temporarily stopping in the city, can live at almost any price, from five dollars down to twenty-five cents a day.

LIVING AND LODGING.

The great number of these restaurants, and the reasonable rates at which the best meals are furnished, have almost entirely done away with the old-fashioned boarding houses business. Single men and women lodge in furnished rooms and get their food where they please. Many of the hotels let rooms without meals, and guests eat in the hotel restaurant or elsewhere, wherever they happen to be when they are hungry. Large numbers of families, who used to rent houses, now live much cheaper in the French flat or apartment houses, some of which have a restaurant attached, and most of them are in the vicinity of such establishments, from which families order their meals, which come with silver and linen and a servant, and are served up much better and cheaper than those ordering them could cook for themselves. This way of living is now as common in New York as it is in Paris.

MILLIONS TO FEED MILLIONS.

If one could only number the millions of men and compute the millions in money employed in all parts of the world to furnish New York with table luxuries, as well as mere food for sustenance, the figures would be astounding. They would cover the cost of raising, transporting, and handling the tea, coffee, and spices which come over the sea; the enormous foreign fruit trade; the early vegetable supplies, beginning with the Bermudas and following up the warm spring from the South to New Jersey; the successive strawberry supplies which begin in March and continue through June; the immense peach crop from the Delaware and Maryland peninsula and from New Jersey; and the contributions of the whole country in meats, fish, game, fruits, and vegetables through the summer and throughout the year. If all these could be summed in one grand total, it would give an idea of what it takes and what it costs to feed New York.

FEEDING FOREIGN NATIONS.

Besides the millions of bushels of wheat and the thousands of barrels of beef and pork which annually go from this country to feed foreign nations, New York is the principal port for exporting, especially to Great Britain, immense amounts of fresh beef, on the hoof in the hot months, but during the rest of the year in quarters which are wrapped in cloth and are carried on ice or in refrigerating ships, arriving in the London markets in prime condition and selling there at the highest prices. It competes with the best meat

in the very "land of roast beef." So, too, enormous quantities of cheese and butter are now exported from New York, and some of the cheese, after a while, comes back as the best English stilton. New York oysters, fresh from Fulton Market, arrive equally fresh in Liverpool and London: American apples, potatoes, and other hardy fruits and vegetables go by shiploads from New York across the Atlantic. In short, the city annually sends abroad food of all kinds, including luxuries like our canned fruits, which are now as well known and popular in London as they are here, and helps to feed foreign nations, as well as to distribute food-supplies to the surrounding country of which the metropolis is the immediate center.

CII.

THE NEW YORK POST-OFFICE.

POSTAL SERVICE YEARS AGO.—THE NEW POST-OFFICE.—BUSINESS OF THE OFFICE.—EXPERT CLERKS.—CHECKS AND SAFEGUARDS.—A BUSY PLACE.

POSTAL SERVICE YEARS AGO.

The first New York post-office was opened, in 1775, in Water Street, "near the coffee house." After the evacuation of the city by the British troops, the office was reopened in Smith Street, was afterward removed to Broadway, then to Wall Street, and finally found a twenty years' resting place in William Street, in a single room twelve by fifteen feet. Even so recently as 1825, the entire postal business of the city required but eight clerks and eight carriers. Ten years later, in the great fire of 1835, the post-office, then in the Exchange, was burned. From that time it was located in the Rotunda in the City Hall Park till 1845, when it was removed to the old Dutch Church in Nassau Street, and there remained till the new edifice was completed and opened, September 1, 1875.

THE NEW POST-OFFICE.

The great granite triangular building, costing more than \$4,000,000, and covering the lower end of the Park on ground bought from the city, is one of the most conspicuous and costly edifices in the city. It

fronts on Broadway 340 ft.; on Park Row 320 ft., and the north front is 290 ft. in length. It is four stories high, with a mansard roof; granite, iron, brick and glass only were used in the construction; and the building is supposed to be fire-proof. A handsome dome surmounts the center, and architecturally the edifice is an ornament to the city. The entire basement is one immense apartment devoted to sorting letters and making up mails. The main floor is the post-office proper, with boxes, money order, registering, stamp, and envelope departments, and the private rooms of the postmaster. The second and third floors are used as United States court rooms, and the janitor and watchmen live in the attic.

BUSINESS OF THE OFFICE.

Some idea of the enormous business done in this office may be gathered from the following facts and figures: More than 150,000,000 letters and packages are received in a year, half of which are distributed through the boxes, one-fourth go up town to the branch offices, and one-fourth are distributed by carriers. The money paid on orders amounts annually to more than \$6,000,000, and, as this is paid mostly in small sums, the number of orders generally counts up about 600,000. Necessarily there is a small army of carriers and a regiment of assorters, distributors, and clerks, many of the latter having had years of experience in the office. The carriers, on their return routes, collect the letters in the lamp-post boxes, and it is estimated that each carrier handles more than 318,000 letters and packages in a year, or more than 1,000 every working day.

EXPERT CLERKS.

The amazing memories of some of the clerks of long experience are wonderful instances of this kind of cultivation. The assorter for the boxes has to distribute the letters belonging to the boxes adjoining each delivery window, and he must remember 20,000 names and at which particular window each one's mail is delivered. The assorters for carriers must know each carrier's route, and must remember the public buildings and other places where a great number of people, sometimes more than a thousand, receive their letters. Those who assort for the city stations (the branch post-offices) become wonderfully expert, and well they may, for they are fined for every error. Clerks are tested in various ways, such as the distribution of cards having names of firms or of places written on them, and those who make these test distributions with the greatest rapidity and accuracy are sure of promotion.

CHECKS AND SAFEGUARDS.

All incoming and outgoing letters are carefully balanced every night, and a single missing letter must be found before a clerk in that department can leave the office. The prevention of crime is impossible, but it is almost certain that a stamp or a money letter cannot be stolen in the New York post-office without the speedy detective of the thief. The heads of departments, special officers, and detectives are on the alert at all times to guard against peculation. The entire force inside the office is supposed to be honest; anyone suspected even of dishonesty had

better resign at once. Losses of letters which are never forwarded because the stamps are not on them, lost letters with money in them, and other matters which merchants charge to the carelessness or criminality of persons employed in the office, are almost invariably traced to clerks or post-office boys who are sent with and for letters by the merchants themselves. Small boys will steal the stamps off from letters they are sent to mail, and buy apples, pie, and beer with the proceeds. Dishonest clerks on their way to and from the counting room will pocket letters containing money, and the irate merchants make a row at the post-office because checks or money were not forwarded, or remittances sent by their country customers were never received. So perfect is the postal system now-a-days that almost any letter can be traced from the time of dropping it in the office to its delivery at the most distant office, thousands of miles away.

At all hours of the day, at early morning and late at night, mails are coming and going, and the huge painted mail-wagons lumber up and down Broadway. Tons of newspapers are daily transported by mail. Steamer-day to Europe—always compelling extra and rapid work—in these times means almost every day in the week. Mails from over the Atlantic, or from a hundred seaports on the South American and Pacific coasts, are likely to come at any hour, day or night, and must be at once distributed. At all times, there is no delay, almost no rest. At any and every hour, great heaps of mail-matter must be cleared away to make room for more. There is no busier place in the United States, on any day in the year, than the New York Post-Office.

CIII.

THE METROPOLITAN PRESS.

PRINTING-HOUSE SQUARE.—A BRIEF BIT OF HISTORY.—HOW MORNING JOURNALS ARE MADE.—NIGHT WORK.—STEREOTYPES FROM THE FORMS.—HOW THE NEWS IS COLLECTED AND DISTRIBUTED.—EDITORS AND JOURNALISTS.—THE NEW YORK PRESS.

PRINTING-HOUSE SQUARE.

At midnight, when almost all the upper part of the metropolis is hushed in sleep, a walk down town and across City Hall Park brings us to Printing-House Square, where within the brief space of one-eighth of a mile the offices of the leading morning newspapers are concentrated. It is in the very heart of the business center of the city. Here is the Post-Office; here the principal surface railways have their starting point for up town; close by is old St. Paul's and the Astor House; and here loom up the great buildings of the Herald, the Tribune with its tall tower, the Staats-Zeitung with its magnificent granite fronts on three sides of the block, the Sun, the World, and the Times. A bronze statue of Benjamin Franklin appropriately distinguishes Printing-House Square. Here, when almost all the upper part of the city is silent, it is all alight and active—compositors and presses are busily employed, editors and reporters are putting together,

condensing, and commenting upon the world's news for the past twenty-four hours; and a little later in the morning, while the editors, reporters, printers, and pressmen are wending their way homeward, express-wagons are loading with newspapers for the up-town branch offices and distributing points, bags full are pouring into the Post-Office for the morning mails, and an army of newsmen, and boys, and carriers are rushing into the different offices for their supplies to distribute all over the island, in Brooklyn and in Jersey City, to be laid upon thousands of tables with the cloth at breakfast time. So early are the papers printed now-a-days, and such are the facilities of mail and special train transit and distribution, that places and people almost anywhere within a radius of one hundred miles from the City Hall get their morning journals by 8 o'clock. The first papers from the press go to the most distant points, and those last printed are distributed in the city.

A BRIEF BIT OF HISTORY.

The first newspaper in New York was issued October 16, 1725, when William Bradford began the publication of the New York Gazette. In 1754 there were two, and in 1776 four journals in the city. Rivington's Royal Gazette was continued through the Revolution, till the peace of 1773 drove the British from the city. The Commercial Advertiser began in 1797; the Evening Post in 1801; the Sun started as a penny paper in 1833; the Herald, also at first a penny paper, began in 1835; the Tribune was founded by Horace Greeley in 1841; the Times, by Henry J. Raymond in 1850;

the World was started as a semi-religious daily in 1860, but after sinking much money, it was purchased by Manton Marble, who joined with it the old Courier and Enquirer, and made his journal the leading Democratic daily. In the period comprised within a century, hundreds of journals, daily and weekly, have been started, millions of money have been invested, and after a longer or shorter career, the ventures have proved unsuccessful, the papers have failed, and their very names are almost forgotten. The time has been when a newspaper could be started with a little money, and some of the most successful have begun with a very small capital. Greeley founded the Tribune with \$1,000, and Bennett had even less when he began the publication of the Herald; but now-a-days an immense capital must be actually sunk before a newspaper is fairly on its legs, and hundreds of thousands of dollars must be spent before it can claim to be "established."

HOW THE MORNING JOURNALS ARE MADE.

Apart from the mechanical appliances, composition, press-work, sale, mailing, distribution, etc., the work proper required to make a morning newspaper begins at about 10 A.M., and continues till 2 or 3 o'clock next morning. The day's duties begin in the local department, where the city editor makes the assignments which specify what each one of his staff of reporters is to do, get, gather, and write up. His assignment book has a list of all the appointments and engagements that must be kept, with the name of the special reporter written opposite each, so that he who runs

may read, or rather he who reads must run as fast as his legs, street cars, or other conveyance will carry him, and get his report as soon as possible. The reporter is also informed how much space he may occupy in the paper; that is, whether the matter is worth a column or less, or a brief paragraph only. In every office there is a volunteer staff of "outsiders," or specials, who do particular work wanted by the city editor, or who write sketch articles, and who get from \$6 to \$10 per column for their matter, and often make more money from week to week than do any of the salaried members of the repertorial staff. A city editor receives from \$50 to \$100 a week; his assistants from \$30 to \$40; and reporters from \$15 to \$35, according to their ability and work, and some of the offices employ as many as forty of these local writers and itemizers. The city columns necessitate numerous departments in which regular reporters are employed, and these cover the courts, police courts, public offices, fires, and so on; and there must be a double staff which includes the night city editor, and his assistants and reporters.

The managing editor is at his desk by noon, and first puts himself in communication with the city editor to see what has been done, what is to be done, and how it is provided for. Mail readers are industriously and rapidly going through the vast pile of exchanges which come in at different hours through the day, clipping this for insertion, or marking that for the attention of the editor-in-chief, or for some of the editorial writers. These last do their work through the day and evening upon topics of their own selection or subjects specially

assigned, and two or more of them remain late at night to comment editorially, upon the last received important news. These "brevier writers" are generally accomplished journalists, and their salaries range from \$75 to \$150 per week. A large amount of editorial writing is also done by "outsiders," who are paid special column rates. During the day news from all quarters comes in and must be arranged, "boiled down" (the newspaper vernacular for condensed), and the day's work cleared up as much as possible before the far busier night hours come on.

NIGHT WORK.

At six o'clock in the evening the night editor arrives, and he and his assistants take charge of the journal. From now till 2 A.M. there is an almost uninterrupted stream of news from all quarters—city news, and telegrams from all over the country, cable news from abroad, and when Congress is in session four or five columns to be managed and manipulated from Washington. The telegrams which come in skeleton, that is all the unimportant or obvious words omitted, must be written out; reports must be condensed; every thing must be edited and put in shape; matter must be arranged and displayed with proper heads and introductions, according to importance, and especially every thing must be ruthlessly cut down to the lowest limits the real value of the matter will permit. When, at last, the paper is ready for the press, the night editor finds, perhaps, that he has sixty columns of matter in type which "must go in," but which, nevertheless, must be reduced to the forty-eight

columns capacity of the journal. The editor-in-chief spends very little time in the office; but he is the responsible head for whatever appears in his paper, and day and night editors, in cases of doubt or difficulty, can communicate with him at any moment by the private telegraph or telephone, which extends to the editor's house or club up town. When the last dispatch from the associated press is signed "good night," the night editor with his assistants is ready to "make-up" the paper—that is, direct the arrangement of the matter in the forms or "turtles," and with an hour's sharp work the paper is ready for the press.

STEREOTYPES FROM THE FORMS.

Most of the great morning newspapers are now stereotyped, and the type set is used only in taking proofs and never put on the press. After it is locked up in the forms, it is carefully cleaned and a papier-mache matrix is made. This is done by placing several thicknesses of damp tissue paper over the type, pressing them down so as to take an indented impression; the mould is lifted off and quickly dried by steam; type metal is poured in, and perfect pages of the paper are thus produced to be printed from. The entire operation does not require more than fifteen or twenty minutes. The advantage is not only in saving the wear of type, but much greater rapidity is secured in issuing the journal, since duplicate impressions can be made, and some papers, like the Sun and the Herald, print from these plates on four of five presses at once. It may be noticed here, that some of the weekly journals, and some of the monthly periodicals make elec-

trotypes, so that they can print their sheets on six or eight different presses at one time, otherwise, with their immense circulation, it would be impossible for them to print their issues within the time which their needs demand.

HOW THE NEWS IS COLLECTED.

Years ago, the leading metropolitan journals co-operated in collecting marine news, and when the telegraph was an established success, the Journal of Commerce, Express, Tribune, Sun, Herald, and Courier and Enquirer combined to form the Associated Press. Absorbing the Courier and Enquirer brought in the World, and the Times was admitted in 1851. The papers form the association, and change of proprietors does not affect a paper's partnership. The association collects news for itself, and divides the expenses of reporting and telegraphing between the papers. Such papers as the Evening Post and the Staats-Zeitung buy the news, and the association also sells its news to more than five hundred papers published in all parts of the country. The news it collects is sent to all parts of the United States, so that papers in the combination can get it at rates which they are able to pay—the more prosperous papers paying from \$500 to \$1,000 per week for what costs weekly papers in some parts of the country only \$15 or \$20, *i. e.*, for all the important news in a more condensed form.

The Association has agents all over the world. Its dispatches by the Atlantic cables amount to not less than \$300 a day, and sometimes are five times as much. All news, foreign or domestic, is sent over the differ-

ent lines of telegraph, and is "dropped" at all the important places on the various routes, where it is manifolded for the local journals. In the city the manifolds, as fast as they are made, are separated, enveloped, and sent by speedy messengers to each office. If any paper of the Association receives special dispatches from any point (excepting Washington, and from Albany during sessions of the legislature) it must send manifolds of the same to the other associated papers to use or not as they please, those using them sharing the cost of reporting and transmission. This enterprise is the perfected result of long years of experience, and in no other way could the news of the whole world be gathered so readily, so rapidly, or so cheaply.

EDITORS AND JOURNALISTS.

The profession of journalism includes some of the foremost men and minds in New York. Any one will recall the long list of names of the dead and living who, as editors or newspaper writers, have been prominent in New York within twenty-five years. Such men as Webb, Bennett, Bryant, Greeley, Goodwin, Raymond, Brooks, Dana, Hurlbert, Hastings, Reid, Bigelow, Ottendorfer, and many more who could be named, have a world-wide reputation. Journalists, like poets, are "born, not made," and though careful training and long experience will advance men in the profession, yet there are those who have almost at once stepped into prominent positions, while others always remain as reporters, or stay all their lives in subordinate situations. Few men in the city work

harder than do the employees in the different departments of the daily papers.

THE NEW YORK PRESS.

The New York newspapers are far more enterprising and expend much more money for news and for contributions than do the London or Paris journals. Take up the London Times, and it has from this country by cable perhaps a dozen lines giving the markets and a paragraph or two of general news. A New York morning paper will have from one to three columns of cable news every day. New York papers are "news" papers in the strictest sense of the word. News has the preference, to the exclusion of all other matter, and it is obtained from every source regardless of cost. Nearly all the journals have special salaried correspondents stationed at all the foreign capitals; they have "bureaus" in London and Paris and at Washington; they have branch offices up town where they receive subscriptions and advertisements and distribute papers to the near-by news dealers; they run their own wagons with bundles of papers to news stands in different parts of the city; and they spare no pains to furnish the public with the latest news at the earliest possible moment. These great journals give employment directly and indirectly to thousands of people; the press of the city is a mighty power, and its influence is felt throughout the whole country.

CIV.

METROPOLITAN AMUSEMENTS.

THE OLD PARK THEATER.—OTHER OLD THEATERS.—MODERN PLACES OF AMUSEMENT.—STAGE EPIDEMICS.—THE THEATERS OF TO-DAY

THE OLD PARK THEATER.

The first theater in New York was opened in 1758, in Nassau street, which was then a fashionable thoroughfare and was filled with fine residences. During the long occupation of the city by the British, the officers and soldiers supported a good theater; and after the Revolution one or two small theaters were well patronized at certain seasons, the companies generally and the "stars" always coming over from England for longer or shorter engagements. Plenty of people now living can remember the old Park theater which was the scene of Kean's triumphs, in 1822. This theater stood on Park Row, nearly opposite the present Post-office, and it was burned down in 1849, and never rebuilt. Kean, Cooke, Charles Kemble and his daughter Fanny Kemble, Tyrone Power, Macready, Hackett, Forrest, and many more whose names are famous in theatrical annals have appeared here, and old theatergoers recall those days and mourn over the decadence of the drama in these degenerate days.

OTHER OLD THEATERS.

The Chatham, Mitchell's Olympic, the first Broadway theater, Burton's in Chambers street, and the Winter Garden, all celebrated in their day, have passed away. Mitchell's Olympic and the Chatham were the scenes in 1846, of Chanfrau's "Mose in New York," which for many months was a positive "rage" in New York. The actor played the same part in both theaters every night. The old Broadway opened in 1850, and first introduced William Davidge, the comedian, to New York, and here Lester Wallack used to act in comedy and melodrama. Burton's was famous for farces and comedies. The Winter Garden has had on its stage Jefferson, Sothorn, Booth, Barrett, and a long list of the leading actors and actresses of the country. Burton bought the theater and lost in it the money he made in Chambers street. It burned to the ground, and a part of the Grand Central hotel was built on the site. Niblo's was for many years one of the most attractive places of amusement in the city. It has been the scene successively of comedy, tragedy, opera, melodrama, and of late years has been almost wholly devoted to spectacular pieces. Here the "Black Crook" had its extraordinary run for nearly three years in succession, and it made fortunes for the managers. The old Bowery has always been a favorite on the east side of the city. It has been burned down and rebuilt three or four times, and, in 1879, it was torn down and rebuilt again.

Booth's theater on the corner of Sixth Avenue and Twenty-Third Street is one of the finest buildings in the

city, and one of the best conducted theaters in the world. Edwin Booth built it, failed, and the property passed into other hands. In 1879 Dion Boucicault remodeled and re-decorated the interior and greatly beautified and improved it. The Grand Opera House on Eighth Avenue is a magnificent building. The Academy of Music, once burned down and re-built, brought out Parepa Rosa, Kellogg, Nilsson, Lucca, La-Grange, and many other celebrated prima donnas. Wallack's has long been the favorite home of comedy and melodrama. Here the old English comedies have been produced, in days past, by the best company on the stage, here or in London. Other fine theaters up town—the new Park, the Fifth Avenue, the Union Square, and others, have been very popular with the best class of patrons. Special attractions, from time to time, make the up-town theaters in turn the "fashionable" theatres. The best theatres are in proximity to the best hotels, and the stranger in New York never need go far to find a first-class evening's entertainment. The amusement advertising column of the daily journals always present the choice of more than twenty theaters, at any one of which the patron is sure of getting his money's worth of amusement.

New Yorkers are the most fickle people in the world, with regard to their amusements—literally so in what amuses them. What everybody runs after to-day, everybody rejects to-morrow. There was a time when nothing but the severely "legitimate" drama was popular or profitable. It must be Shakespeare, or standard dramas, or the old English comedies. Then farces had their day. Localized pieces have sometimes had great

runs. Next there have been periods, extending over months, of pantomime, burlesque, opera bouffe, spectacles, and sensational plays translated from the French. Whichever one of these widely differing entertainments happens to hit the popular taste for the time being, is pretty sure to exclude everything else in the way of amusements. The popular thing becomes the rage. Runs of the same piece, night after night, will successfully continue for months, and in instances for two or three years. These are the theatrical epidemics, which are always very severe and widespread while they last. One of the most remarkable of them was the "Pinafore" excitement, 1878-9, when no less than seven of the city theatres were presenting the piece at the same time, night after night for months.

Of late years the metropolitan theaters have immensely improved in many respects. The old pit has become the respectable parquette; the third tier, with its bars and disreputable company, has been abolished even in the second-rate theaters. The comforts and convenience of the theaters have been greatly increased. The tone of the stage has improved and public taste has benefited thereby. The plays are better, the stock companies are much better, and rivalry and competition have spurred every manager to do his best to win public approval and patronage. People, however sensitive, can now attend any New York theater with the certainty that neither their eyes nor ears will be shocked by any stage impropriety of language or demeanor. The metropolitan theaters are constantly advancing to a higher standard, and the efforts made by managers to improve the stage, benefit their patrons, and bring profit to the theatres.

CV.

HOTELS IN THE CITY.

THE CITY COFFEE HOUSE.—THE SHAKESPEARE TAVERN.—WASHINGTON HOTEL.
—BROADWAY HOTELS.—ST. NICHOLAS AND METROPOLITAN.—GRAND UP-
TOWN HOTELS.—ON FIFTH AVENUE.—MODERN MEANS AND APPLIANCES.

THE CITY COFFEE HOUSE.

Only a little more than a century ago there was but one inn or tavern of note in New York. It did not aspire to the dignity of a hotel, but was known as the Coffee House, and was in Broad street, near Wall. From this place the weekly stages to Boston and to Philadelphia started. There were very few travelers or strangers to accommodate; it was a sort of exchange for merchants, and ship-captains used to leave and get letters there. One of the most famous of the old inns of the city was the Shakespeare tavern at the corner of Fulton and Nassau street. It survived to comparatively modern times, and years ago was a resort for such men as Halleck, General Webb, Prosper M. Wetmore, and other wits, sports, and editors, and the old Park theater actors have had some great dinners in the Shakespeare.

THE WASHINGTON HOTEL.

The Washington hotel, at the corner of Broadway fronting the Battery, is the oldest building on Broad-

way. Sir Peter Warren built it for his town residence in 1742, and Archibald Kennedy, at one time collector of the port, and afterward the Scotch Earl of Cassilis, also lived in it. Washington and his staff occupied it for some time, and when the British held possession of the city it was Howe's headquarters. Major John Andre lived there, and in that old building was concocted the scheme of Benedict Arnold's treason, which was to result in the surrender of West Point. The exterior walls of the main part of the building are much as they were when it was the finest private house in the city. It has been used for many years as a hotel, and is the oldest public house on Broadway.

BROADWAY HOTELS.

For many years the best hotels in the city were on Broadway, below Fulton street. Among the most celebrated were the City Hotel, the Howard, and Judson's. The building of the Astor House, opposite the City Hall Park, was the beginning of what was considered the up-town movement. In its day the Astor was the finest hotel in the world. About the year 1877 it was remodelled interiorly, and part of it was devoted to offices, while the rest remained a hotel. The American just above was afterwards opened as a first-class house. Next in the upward movement was the Irving House which fronted the block, between Chambers and Reade streets, and for some years was very popular, but finally gave way to make room for better renting stores. The Brandreth, Prescott, Taylor's in its day, the celebrated Carleton, the Florence, the Cooper, and the Grand Central, have all been well known on the great

thoroughfare, though some of them have long been closed.

THE ST. NICHOLAS AND METROPOLITAN.

These two great hotels were finished and opened about the same time in 1852, and everybody said they were too far up town to make money and catch custom, but they are very far down town now. They were a great advance upon any hotels yet built, excelling in many respects even the Astor. Their success was immediate, and they stimulated the building of other large structures still further up town. Meanwhile, the side streets down town were the localities for second-class hotels for merchants and others, and the United States in Fulton street, the many hotels in Courtland street, French's in Chatham street, Earle's, Sweeney's, and many more that might be named, have all been popular with their patrons.

GRAND UP-TOWN HOTELS.

There seems to be no limit to the upward march of the hotels. Union Square has the Everett, the Union Place, the Westmoreland, and the Union Square. Eastward one block is the Westminster; westward in Fifth avenue is the Brevoort; close by on Broadway are the St. Dennis and the New York; there is a line of fine houses on upper Broadway, among which are the Coleman, Sturtevant, and Gilsey. Around Madison square are the Fifth Avenue, Albemarle, Hoffman, St. James, Brunswick, and Delmonico's, all of them ranking as first-class.

ON FIFTH AVENUE.

This main thoroughfare, so long solely devoted to fashionable private houses and equally "fashionable" churches, has been intruded upon by club houses, boarding houses, restaurants, and retail stores, and of late years the largest and finest hotels in the city have been built on this avenue. Among the most conspicuous are the Windsor and the Buckingham. A first-class metropolitan hotel, "with all the latest improvements," is a small city in itself. The guest finds under one roof not only the requisites for the best of living and lodging, but in many of them he can step into tailor's shops, shoe stores, hat stores, furnishing goods stores, and can buy a trunk or an umbrella without going out into the street. News stands, a telegraph office, messenger boys, and a dozen more conveniences for the man of business or of leisure increase the attractions of modern hotels. When the guest goes to his room he is carried up by steam on an elevator. These are but a few of many additions and improvements the hotel system has introduced. In old times all a man looked for, beyond food and lodging, was a bar, bath-room, and barber shop. In most of the first-class hotels there are complete suites of rooms for families, which comprise all the comforts and conveniences of a private residence, and in which the guests may be as completely isolated from the rest of the hotel as if they were in their own homes.

Most of the proprietors of these great hotels get rich, and some of them become so in a very few years

CVI.

SUNSHINE AND SHADOW.

WHOEVER writes of New York truly, will do so in lines of light and gloom. Though this city is not so large as London, life is here more intense; crime is more vivid and daring; the votaries of fashion and pleasure are more passionate and open. The joy and good in New York abound over sorrow and evil. The religious people are decidedly religious. The liberal are decidedly liberal. Nor are donations confined to the city or state. The beneficence of New York touches both oceans, and makes glad the heart of men in all parts of the world. The calls on the wealthy are ceaseless. Yet the liberal never tire, and their gifts are in many instances graded by their own success. Immense donations are annually made, running up from ten thousand dollars to half a million. To agree to give ten thousand dollars a year for ten years is no uncommon arrangement. To found a college, endow a professorship, to donate a library, to build a church and complete it in all its appointments in localities far away, to build a church *in memoriam*, costing three hundred thousand dollars, to give half a million for an educational institution, is the pastime of our wealthy citizens.

In no other city is mission work, Sunday-school labor, the visiting of prisons, hospitals, penitentiaries, performed by the wealthy as it is in New York. Merchant princes, millionnaires, lawyers of national repute, doctors of continental fame, editors and conductors of our most celebrated papers, successful book men, and wealthy mechanics, who are religious, are found in our Sunday schools. There are more religious men of this class than can be found in any other city. The great merchant who rivals Stewart in the retail business, who stands second to him in the wholesale, and who employs nearly five hundred men in his massive business, can be seen on Sunday in the infant department of the Sunday school, with a child or two in his lap, singing about the

" Sweet story of old,
When Jesus was here among men."

A worse population than can be found in New York does not inhabit the globe. The base men of every nation, and the crimes, customs, and idolatries of every quarter of the world, are here. Portions of the city are abandoned to the lowest order of the Jews. The Italians herd together near Five Points, in a locality not safe to enter at night, unless guarded by the police. They are dangerous, turbulent, stealthy, and defiant. Their very tread is suggestive of the stiletto. There is no locality viler, more repulsive, or more wicked than that occupied by the low French. The Chinese herd together, without the decency of cattle. They smoke their opium, burn incense, and worship idols, as in the cities of the "Celestial Empire."

The organ-grinders have their locality. The organs

are usually owned by persons who have capital. The man, woman, child, and monkey that attend the organ are hired by the day. They herd at night in a vile locality. Men and women, black and white, drunk and sober, sleep in a common room, in bunks or on the unwholesome floor. Men and women who gather ashes and garbage have a common rendezvous, where the howling of the dogs and the fighting of the women and men make night hideous. Horses, donkeys, cattle, goats, and pigs are kept in the cellar with geese and chickens, or quite frequently in a small back yard, the animals being driven through the front entry to their reeking stables. A portion of New York is Paradise: a large part is Pandemonium.

In New York, fortunes are suddenly made and suddenly lost. I can count over a dozen merchants who, at the time I began to write this book, a few months ago, were estimated to be worth not less than two hundred and fifty thousand dollars, some of them half a million, who are now utterly penniless. At the opening of this year (1868) a merchant, well known in this city, had a surplus of two hundred and fifty thousand dollars in cash. He died suddenly in July. He made his will three months before his death, and appointed his executors. By that will he divided two hundred and fifty thousand dollars. His executors contributed one thousand dollars to save a portion of the furniture to the widow, and that was all that was left her out of that great estate. He did what thousands have done before him, what thousands are doing now, and will do to-morrow. He had money enough, but he wanted a little more. He was induced to go into a nice little

speculation on Wall Street. He put in fifty thousand dollars. To save it he put in fifty thousand dollars more. The old story was repeated, with the same results.

Great cities must ever be centres of light and darkness; the repositories of piety and wickedness; the home of the best and the worst of our race; holding within themselves the highest talent for good and evil, with vast enginery for elevation and degradation; from which come untold sums for religion and beneficence, and for the ruin and destruction of the race. The philanthropist and reformer find in New York ample scope for all their powers. The abandoned and the dissolute are not always the most hardened. The sigh of penitence, the sob of despair, and the prayer for deliverance from a vicious life, are heard at night in the damp, gloomy cells of our prisons, but are often unheeded. There are to-day five hundred girls on the pave of New York who pray God nightly for deliverance, which does not come. Many of them are very young. They have left healthy country homes. Mock marriages and promises of marriage have led them to forsake the happy hearthstone where they knew neither shame, want, nor sorrow. The vicious arms of New York stretch themselves hundreds of miles away into the country. In picnics, large gatherings, private academies, and on commencement occasions, victims are secured. Once in New York, the horror and remorse, the sickness and suffering of the new life, break on the victim. Tears of blood are shed without avail. The motto over bad New York is the startling words, "Whoso entereth here leaves hope behind."

One of our leading music teachers, who has been long and successfully connected with the mission work at Five Points, had occasion, with some friends and an officer, not long since, to visit a house filled with young women. He was asked to play. He commenced with some operatic music. Then he played some national songs. He is a magnificent singer as well as player, and the unusual sound of such music in that place crowded the parlors. He gradually introduced more plaintive music. He then sang a hymn or two. Growing bold, and yet fearing the result, he began, in a voice full of feeling, Toplady's magnificent hymn,—

“Rock of Ages, cleft for me.”

Nearly every eye was full of tears. Sobs accompanied the music. At the conclusion quite a number of girls, who wept as if their hearts would break, clung to the singer, and begged of him to take them from that place. They would work, they would do any menial thing, if they had but a shelter and a refuge. That shelter and refuge Christian New York does not provide, and he had to leave these suffering, penitent, beseeching girls where he found them.

A young woman was arrested for keeping a disorderly house, and was placed in prison. One day the sheriff called on a well-known clergyman, celebrated for his philanthropic labors, and said to him, “There is a young woman in prison; her mother is dead, and, as she has no home, her funeral is to be attended from the prison. I don't know of anybody who will attend the funeral unless you will do it.” The minister readily complied, and was at the jail at the appointed hour.

The young woman was with the dead. She was the only mourner; and the sheriff's family were present at the services. At the conclusion of the religious exercises the daughter rose, went up to the minister, and said, "Would you not like to go and look at my mother?" While standing at the head of the coffin the minister felt impressed to say something. He turned to her, and said, "Do you not feel that this is a fit time to make new resolutions, and in the presence of the dead to change your course of life?" She paused a moment, deliberately took off her gloves, placed one hand on the brow of her mother, gave the other to the minister, and said, "With God's help I swear." She was removed to her cell. Several Christian women visited her. About three weeks after the funeral, on going into his prayer-meeting one Friday night, the minister saw the young woman, deeply veiled, sitting on the front seat. While a hymn was being sung he went and spoke to her. She told him that she still held to her vow; that she had been released from jail that afternoon, and that the prayer-meeting was the first place she had entered. He asked her if she was willing to make a statement of her feelings to the church. She replied, "If you think it is fit for such as I am to speak in this place, I am willing." In a modest manner, but in words that thrilled, she told the story of her sad life. "When your pastor," she said, "uttered those words at the coffin of my mother, 'God bless you, and give you strength to keep your vow,' they thrilled my deepest soul. In astonishment I cried out, 'What, you bless me! They are the first kind words I have heard for years.' They

decided my fate." She was removed to the country, away from her acquaintances and the temptations of the city. She soon after united with the church, and is an earnest, humble, and devoted worker in the paths of religion and philanthropy. So it must ever be while New York maintains her position as the Metropolis of the Nation: that within her borders will be found
SUNSHINE AND SHADOW.

It is the general belief, at any rate it is the common cant, that there is more misery, poverty, wretchedness, vice, and crime—more of everything that is bad, in New York, than there is in any city in the country. It is true; but it is equally true that there is more of everything that is good than there is in any other city in the Union. Great crime always centers in large cities, and New York attracts thieves and scoundrels from abroad, criminals of all sorts from the country who come to the city to lose themselves in the throng, and the vast floating population, which includes thousands of unwary strangers from day to day, offers a fine field for pick-pockets, confidence men, and male and female swindlers of all sorts. But the city also centers the highest talent in the various professions; it abounds in the noblest public and private charities; to the scholar, its great libraries, like the Lenox and Astor, offer superior attractions; the man of taste can find here the best galleries and museums of paintings, statuary, and other art collections; the churches present the finest preaching and the grandest services; the theatres and other places of amusement are of the highest class; in short, with the worst, the metropolis presents the very best of everything to meet the highest demands of taste, culture, and refinement.

SUNSHINE

AND

SHADOW

IN
NEW YORK.